

[illegible]

Fig. 1

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	Total Net Assets (Mil. \$)	Rank	Estimated Net Flow (Mil. \$)	Rank	Estimated Net Flow (Mil. \$) 01/31/1990 12/31/1999	Rank
Equity Funds			1 year		10 years	
Large-Cap Growth Funds	\$507,552	1	\$74,290	1	\$150,014	1
Multi-Cap Growth Funds	\$505,773	2	\$35,681	2	\$113,772	2
Science & Technology Funds	\$168,385	9	\$34,645	3	\$46,002	10
S&P 500 Funds	\$228,509	6	\$32,037	4	\$107,208	4
Large-Cap Core Funds	\$362,813	3	\$17,798	5	\$71,334	6
Multi-Cap Core Funds	\$172,192	8	\$13,726	6	\$59,230	7
Small-Cap Growth Funds	\$79,166	14	\$5,193	7	\$21,928	12
Global Funds	\$172,441	7	\$4,059	8	\$48,396	8
Mid-Cap Growth Funds	\$121,106	12	\$3,865	9	\$19,536	14
Japanese Funds	\$8,467	32	\$3,035	10	\$4,322	29
Telecommunication Funds	\$12,455	28	\$2,610	11	\$3,413	31
Pacific Region Funds	\$8,591	31	\$1,993	12	\$4,930	27
Large-Cap Value Funds	\$349,444	4	\$1,779	13	\$107,304	3
Health/Biotechnology Funds	\$39,650	18	\$1,346	14	\$8,065	20
International Small-Cap Funds	\$14,999	27	\$995	15	\$4,918	28
International Funds	\$258,999	5	\$775	16	\$93,631	5
Balanced Funds	\$168,166	10	\$591	17	\$48,360	9
Specialty Diversified Equity Funds	\$1,905	38	\$331	18	\$943	35
Canadian Funds	\$83	42	(\$12)	19	(\$28)	39
Pacific Ex Japan Funds	\$5,703	34	(\$16)	20	\$2,984	32
China Region Funds	\$876	40	(\$84)	21	(\$58)	40
Gold Oriented Funds	\$1,805	39	(\$96)	22	\$824	36
Sector/Miscellaneous Funds	\$3,126	36	(\$100)	23	\$1,004	34
Balanced Target Maturity Funds	\$860	41	(\$171)	24	(\$615)	41
Latin American Funds	\$2,145	37	(\$306)	25	\$1,472	33
Natural Resources Funds	\$4,379	35	(\$321)	26	\$599	37
Emerging Markets Funds	\$23,226	25	(\$413)	27	\$16,345	17
Convertible Securities Funds	\$8,807	30	(\$1,008)	28	\$444	38
Utility Funds	\$25,740	24	(\$1,215)	29	(\$4,623)	42
Real Estate Funds	\$7,521	33	(\$1,242)	30	\$6,150	23
Small-Cap Core Funds	\$37,572	20	(\$1,854)	31	\$11,681	18
Mid-Cap Core Funds	\$52,320	16	(\$1,974)	32	\$8,984	19
European Region Funds	\$26,820	22	(\$2,479)	33	\$6,308	22

Fig. 2.1

Global Small-Cap Funds	\$26,634	23	(\$3,041)	34	\$3,639	30
Mid-Cap Value Funds	\$32,018	21	(\$3,480)	35	\$5,470	25
Flexible Portfolio Funds	\$66,668	15	(\$3,720)	36	\$18,459	15
Global Flexible Port Funds	\$22,766	26	(\$5,178)	37	\$5,721	24
Income Funds	\$39,864	17	(\$5,427)	38	\$6,484	21
Financial Services Funds	\$11,167	29	(\$5,713)	39	\$5,050	26
Small-Cap Value Funds	\$39,029	19	(\$8,795)	40	\$17,245	16
Equity Income Funds	\$98,870	13	(\$14,610)	41	\$22,922	11
Multi-Cap Value Funds	\$163,174	11	(\$33,600)	42	\$19,915	13

Total	\$3,881,782		\$139,899		\$1,069,681	
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Fig. 2.2

Total Net Rank Estimated Rank Estimated Rank

Assets (Mil. \$)			Net Flow (Mil. \$)		Net Flow (Mil. \$)	
					01/31/1990 12/31/1999	
Fixed Income Funds			1 year		10 years	
Insti Money Market Funds	\$370,160	2	\$91,691	1	\$206,337	2
Money Market Funds	\$725,465	1	\$84,929	2	\$341,751	1
Intermediate Investment Grade Debt Funds	\$77,708	8	\$9,555	3	\$45,840	3
Instl U.S. Government Money Market Funds	\$79,651	6	\$6,139	4	\$22,802	9
Tax-Exempt Money Market Funds	\$92,327	5	\$3,793	5	\$25,242	7
California Tax-Exempt Money Market Funds	\$33,156	14	\$3,589	6	\$16,501	10
Intermediate U.S. Government Funds	\$28,135	16	\$2,792	7	\$10,313	12
U.S. Treasury Money Market Funds	\$57,724	10	\$2,356	8	\$23,492	8
U.S. Government Money Market Funds	\$77,963	7	\$2,319	9	\$29,424	6

Fig. 3.1

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New York Tax-Exempt Money Market Funds	\$18,178	23	\$1,454	10	\$8,417	15
Short Investment Grade Debt Funds	\$22,619	21	\$1,232	11	\$3,803	20
Massachusetts Tax-Exempt Money Market Fd	\$5,090	39	\$693	12	\$3,005	23
Sh-Intmtd U.S. Government Funds	\$11,322	27	\$599	13	\$304	51
Target Maturity Funds	\$2,004	64	\$553	14	\$845	40
Short U.S. Government Funds	\$9,071	30	\$529	15	(\$413)	79
Other States Tax-Exempt Money Market Fds	\$5,842	35	\$497	16	\$6,228	17
California Intermdt Municipal Debt Funds	\$3,494	51	\$345	17	\$2,227	26
Intermediate Municipal Debt Funds	\$27,336	18	\$336	18	\$9,112	13
New Jersey Tax-Exempt Money Market Funds	\$5,573	36	\$261	19	\$1,666	31
Short Municipal Debt Funds	\$7,425	32	\$176	20	\$2,469	25
Ohio Tax-Exempt Money Market Funds	\$3,629	50	\$86	21	\$1,801	30
Massachusetts Intermediate Muni Debt Fds	\$517	84	\$75	22	\$264	54
Hawaii Municipal Debt Funds	\$1,354	72	\$74	23	\$176	59
Other States Sh-Intmtd Muni Debt Fds	\$1,498	69	\$68	24	\$1,147	36
Pennsylvania Tax-Exempt Money Market Fds	\$4,587	42	\$25	25	\$2,136	27
Georgia Municipal Debt Funds	\$951	76	\$13	26	\$301	52
New York Insured Municipal Debt Funds	\$2,218	60	\$8	27	\$567	46
Florida Insured Municipal Debt Funds	\$1,198	73	\$1	28	\$953	37
Washington Municipal Debt Funds	\$47	89	(\$10)	29	(\$4)	68
Tennessee Municipal Debt Funds	\$765	78	(\$11)	30	\$352	48
South Carolina Municipal Debt Funds	\$716	79	(\$12)	31	\$63	66

Fig. 3.2

Louisiana Municipal Debt Funds	\$434	86	(\$12)	32	\$69	65
Virginia Municipal Debt Funds	\$2,426	57	(\$14)	33	\$886	38
Kansas Municipal Debt Funds	\$401	87	(\$16)	34	\$295	53
Virginia Intermediate Muni Debt Fds	\$594	81	(\$23)	35	\$141	62
Ultra-Short Obligations Funds	\$6,383	33	(\$29)	36	\$2,812	24
Missouri Municipal Debt Funds	\$995	75	(\$32)	37	\$237	57
Pennsylvania Municipal Debt Funds	\$7,502	31	(\$32)	38	\$1,207	35
Sh-Intmtd Municipal Debt Funds	\$6,102	34	(\$34)	39	\$1,348	34
Alabama Municipal Debt Funds	\$443	85	(\$37)	40	(\$8)	69
California Sh-Intmtd Municipal Debt Fds	\$568	82	(\$38)	41	\$320	50
Florida Intermediate Municipal Debt Fds	\$872	77	(\$41)	42	\$246	56
Texas Municipal Debt Funds	\$344	88	(\$48)	43	(\$141)	72
Ohio Intermediate Municipal Debt Fds	\$655	80	(\$49)	44	\$249	55
Connecticut Tax-Exempt Money Market Fds	\$2,878	54	(\$54)	45	\$846	39
Colorado Municipal Debt Funds	\$1,131	74	(\$63)	46	\$145	61
Maryland Municipal Debt Funds	\$2,348	59	(\$66)	47	\$207	58
Kentucky Municipal Debt Funds	\$1,395	71	(\$73)	48	\$130	64
General Bond Funds	\$4,800	41	(\$77)	49	\$3,133	22
North Carolina Municipal Debt Funds	\$2,074	62	(\$87)	50	\$320	49
Pennsylvania Intermediate Muni Debt Fds	\$526	83	(\$88)	51	(\$212)	77
Massachusetts Municipal Debt Funds	\$4,185	43	(\$94)	52	(\$376)	78
Oregon Municipal Debt Funds	\$1,455	70	(\$94)	53	\$4	67
Other States Municipal Debt Funds	\$1,793	65	(\$95)	54	\$501	47
California Insured Municipal Debt Funds	\$3,998	45	(\$96)	55	\$578	45

Fig. 3.3

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Michigan Tax-Exempt Money Market Funds	\$1,551	67	(\$120)	56	\$660	42
Arizona Municipal Debt Funds	\$2,037	63	(\$120)	57	(\$87)	71
Connecticut Municipal Debt Funds	\$1,719	66	(\$140)	58	(\$175)	74
Intermediate U.S. Treasury Funds	\$3,826	47	(\$166)	59	\$1,803	29
International Income Funds	\$5,404	38	(\$176)	60	\$1,575	32
General U.S. Treasury Funds	\$2,738	56	(\$181)	61	(\$39)	70
Minnesota Municipal Debt Funds	\$2,860	55	(\$206)	62	(\$146)	73
Corporate Debt Funds BBB-Rated	\$23,624	19	(\$211)	63	\$8,914	14
New Jersey Municipal Debt Funds	\$5,017	40	(\$212)	64	\$130	63
New York Intermdt Municipal Debt Funds	\$2,118	61	(\$214)	65	\$657	43
Emerging Markets Debt Funds	\$3,672	49	(\$230)	66	\$1,810	28
Ohio Municipal Debt Funds	\$3,762	48	(\$241)	67	(\$182)	75
Short World Multi-Market Income Funds	\$1,517	68	(\$260)	68	(\$5,965)	82
Instl Tax-Exempt Money Market Funds	\$36,159	13	(\$285)	69	\$8,269	16
Michigan Municipal Debt Funds	\$3,237	52	(\$325)	70	(\$209)	76
Sh-Intmdt Investment Grade Debt Funds	\$13,504	25	(\$356)	71	\$3,761	21
Other States Intermediate Muni Debt Fds	\$3,859	46	(\$361)	72	\$1,492	33
Florida Municipal Debt Funds	\$5,521	37	(\$543)	73	\$583	44
Adjustable Rate Mortgage Funds	\$3,123	53	(\$669)	74	(\$11,550)	84
Flexible Income Funds	\$2,403	58	(\$716)	75	\$167	60
Short U.S. Treasury Funds	\$4,041	44	(\$840)	76	\$740	41
New York Municipal Debt Funds	\$18,465	22	(\$1,257)	77	(\$1,766)	80
GNMA Funds	\$38,231	12	(\$1,271)	78	(\$23,344)	87
Insured Municipal Debt Funds	\$11,700	26	(\$1,292)	79	(\$5,682)	81
Global Income Funds	\$10,397	28	(\$1,420)	80	(\$70,481)	89
High Yield Municipal Debt Funds	\$16,870	24	(\$1,514)	81	\$4,397	19

Fig. 3.4

U.S. Mortgage Funds	\$9,943	29	(\$1,688)	82	(\$15,412)	85
General U.S. Government Fds	\$27,415	17	(\$2,198)	83	(\$28,556)	88
Corporate Debt Funds A-Rated	\$38,832	11	(\$2,246)	84	\$6,077	18
Instl U.S. Treasury Money	\$101,156	3	(\$2,324)	85	\$36,363	4
Market Funds						
Multi-Sector Income Funds	\$22,644	20	(\$3,071)	86	\$10,853	11
California Municipal Debt	\$30,621	15	(\$3,139)	87	(\$7,862)	83
Funds						
High Current Yield Funds	\$99,746	4	(\$4,915)	88	\$34,996	5
General Municipal Debt Funds	\$71,567	9	(\$7,024)	89	(\$18,412)	86
Total	\$2,361,299		\$172,934		\$713,434	

Fig. 3.5

	Estimated Net Flow (Mil. \$) 1yr ending 12/31/1997	Rank	Estimated Net Flow (Mil. \$) 1yr ending 12/31/1998	Rank	Estimated Net Flow (Mil. \$) 1yr ending 12/31/1999	Rank
Large-Cap Growth Funds	\$12,141	7	\$32,148	1	\$74,290	1
Multi-Cap Growth Funds	\$5,981	12	(\$4,482)	40	\$35,681	2
Science & Technology Funds	\$1,386	23	\$115	21	\$34,645	3
S&P 500 Funds	\$18,545	4	\$25,305	3	\$32,037	4
Large-Cap Core Funds	\$10,334	9	\$9,769	5	\$17,798	5
Multi-Cap Core Funds	\$12,020	8	\$16,760	4	\$13,726	6
Small-Cap Growth Funds	\$4,304	16	\$1,820	12	\$5,193	7
Global Funds	\$12,826	6	\$5,537	7	\$4,059	8
Mid-Cap Growth Funds	\$1,706	21	(\$4,068)	39	\$3,865	9
Japanese Funds	(\$191)	36	\$281	19	\$3,035	10

Fig. 4.1

Telecommunication Funds	(\$250)	37	\$586	18	\$2,610	11
Pacific Region Funds	(\$1,157)	40	(\$902)	32	\$1,993	12
Large-Cap Value Funds	\$26,096	1	\$32,099	2	\$1,779	13
Health/Biotechnology Funds	\$988	26	\$4,989	9	\$1,346	14
International Small-Cap Funds	\$404	28	\$266	20	\$995	15
International Funds	\$19,297	3	(\$764)	31	\$775	16
Balanced Funds	\$7,554	11	\$7,433	6	\$591	17
Specialty Diversified Equity Funds	(\$599)	39	(\$240)	27	\$331	18
Canadian Funds	(\$51)	34	(\$39)	23	(\$12)	19
Pacific Ex Japan Funds	(\$2,323)	41	(\$220)	26	(\$16)	20
China Region Funds	\$89	32	(\$118)	24	(\$84)	21
Gold Oriented Funds	\$171	29	\$87	22	(\$96)	22
Sector/Miscellaneous Funds	(\$264)	38	\$614	17	(\$100)	23
Balanced Target Maturity Funds	(\$179)	35	(\$152)	25	(\$171)	24
Latin American Funds	\$415	27	(\$1,412)	37	(\$306)	25
Natural Resources Funds	\$91	31	(\$1,360)	36	(\$321)	26
Emerging Markets Funds	\$4,769	15	(\$1,074)	33	(\$413)	27
Convertible Securities Funds	\$140	30	(\$395)	29	(\$1,008)	28
Utility Funds	(\$2,840)	42	(\$323)	28	(\$1,215)	29
Real Estate Funds	\$4,282	17	(\$1,280)	34	(\$1,242)	30
Small-Cap Core Funds	\$4,857	14	\$4,093	10	(\$1,854)	31
Mid-Cap Core Funds	\$2,181	18	(\$726)	30	(\$1,974)	32
European Region Funds	\$1,182	25	\$5,385	8	(\$2,479)	33
Global Small-Cap Funds	\$1,812	20	(\$2,487)	38	(\$3,041)	34
Mid-Cap Value Funds	\$1,286	24	(\$1,318)	35	(\$3,480)	35
Flexible Portfolio Funds	\$2,043	19	\$2,503	11	(\$3,720)	36
Global Flexible Port Funds	\$1,624	22	(\$5,128)	41	(\$5,178)	37
Income Funds	\$36	33	\$1,555	15	(\$5,427)	38
Financial Services Funds	\$5,586	13	\$1,738	14	(\$5,713)	39
Small-Cap Value Funds	\$13,951	5	\$1,754	13	(\$8,795)	40
Equity Income Funds	\$8,330	10	\$1,145	16	(\$14,610)	41
Multi-Cap Value Funds	\$19,878	2	(\$7,431)	42	(\$33,600)	42
Total	\$198,450		\$122,066		\$139,899	

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A1													
	A	B	C	D	E	F	G	H	I	J	K	L	M
		Fund Name	L CIs	L CIs Description	Latest TNA Date	Latest Total Net Assets (Mil. \$)	Pro IOB	IOB Description	Load Type				
7		Large-Cap Growth Funds											
8		ABN AMRO: Growth; Com	LCGE	Large-Cap Growth Funds	03/31/2000	218.5	G	Growth Funds	No Load				
9		ABN AMRO: Growth; Inv	LCGE	Large-Cap Growth Funds	03/31/2000	3.7	G	Growth Funds	Front-End Load				
10		Accessor: Growth; Adv	LCGE	Large-Cap Growth Funds	03/31/2000	365.0	G	Growth Funds	No Load				
11		Advance Cap 1: Cornerstone	LCGE	Large-Cap Growth Funds	03/31/2000	51.3	G	Growth Funds	Level Load				
12		Advantus Horizon; A	LCGE	Large-Cap Growth Funds	03/31/2000	67.2	G	Growth Funds	No Load				
13		Advantus Horizon; B	LCGE	Large-Cap Growth Funds	03/31/2000	72.1	G	Growth Funds	Front-End Load				
14		Advantus Horizon; C	LCGE	Large-Cap Growth Funds	03/31/2000	29.9	G	Growth Funds	Back-End Load				
15		Aetna: Growth; A	LCGE	Large-Cap Growth Funds	03/31/2000	2.8	G	Growth Funds	Level Load				
16		Aetna: Growth; B	LCGE	Large-Cap Growth Funds	03/31/2000	98.0	G	Growth Funds	Front-End Load				
17		Aetna: Growth; C	LCGE	Large-Cap Growth Funds	03/31/2000	5.0	G	Growth Funds	Back-End Load				
18		Aetna: Growth; I	LCGE	Large-Cap Growth Funds	03/31/2000	3.0	G	Growth Funds	Level Load				
19		AIM Eq: Blue Chip; Rtl A	LCGE	Large-Cap Growth Funds	03/31/2000	269.0	G	Growth Funds	Institutional Load				
20		AIM Eq: Blue Chip; Rtl B	LCGE	Large-Cap Growth Funds	03/31/2000	2930.5	GI	Growth & Income Funds	Front-End Load				
21		AIM Eq: Blue Chip; Rtl C	LCGE	Large-Cap Growth Funds	03/31/2000	2494.2	GI	Growth & Income Funds	Back-End Load				
22		AIM Eq: Charter; Rtl A	LCGE	Large-Cap Growth Funds	03/31/2000	559.9	GI	Growth & Income Funds	Level Load				
23		AIM Eq: Charter; Rtl B	LCGE	Large-Cap Growth Funds	03/31/2000	6198.2	GI	Growth & Income Funds	Front-End Load				
24		AIM Eq: Charter; Rtl C	LCGE	Large-Cap Growth Funds	03/31/2000	3004.3	GI	Growth & Income Funds	Back-End Load				
25		AIM Eq: Dent Demograph; A	LCGE	Large-Cap Growth Funds	03/31/2000	284.0	GI	Growth & Income Funds	Level Load				
26		AIM Eq: Dent Demograph; B	LCGE	Large-Cap Growth Funds	03/31/2000	539.8	G	Growth Funds	Front-End Load				
27		AIM Eq: Dent Demograph; C	LCGE	Large-Cap Growth Funds	03/31/2000	590.6	G	Growth Funds	Back-End Load				
28		AIM Eq: Large Cap Gro; A	LCGE	Large-Cap Growth Funds	03/31/2000	222.3	G	Growth Funds	Level Load				
29		AIM Eq: Large Cap Gro; B	LCGE	Large-Cap Growth Funds	03/31/2000	32.4	G	Growth Funds	Front-End Load				
30		AIM Eq: Large Cap Gro; C	LCGE	Large-Cap Growth Funds	03/31/2000	19.5	G	Growth Funds	Back-End Load				
31		AIM Eq: Wngarten; Rtl A	LCGE	Large-Cap Growth Funds	03/31/2000	8.3	G	Growth Funds	Level Load				
32		AIM Eq: Wngarten; Rtl B	LCGE	Large-Cap Growth Funds	03/31/2000	10778.9	G	Growth Funds	Front-End Load				
33		AIM Eq: Wngarten; Rtl C	LCGE	Large-Cap Growth Funds	03/31/2000	1963.6	G	Growth Funds	Back-End Load				
34		AIM Eq: Wngarten; Rtl C	LCGE	Large-Cap Growth Funds	03/31/2000	237.5	G	Growth Funds	Level Load				

Fig. 5.1

Microsoft Excel - Patent 84 (RCS example)														
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11														
	I	J	K	L	M	N	O	P	Q	R				
1														
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4	Load	Latest Total	Turnover	NASDAQ	Mgt Co.	Management								
5	Type	Expense Ratio	Portfolio	Symbol	Code	Company Name								
6														
7														
8	No Load	1.060	65	RGTCX	ABN	ABN AMRO ASSET MGMT INC	N/A	N/A	N/A	N/A				
9	Front-End Load	1.520	65	AGSX	ABN	ABN AMRO ASSET MGMT INC	N/A	N/A	N/A	N/A				
10	No Load	0.920	112	AGROX	ACS	ACCESSOR CAPITAL MGMT LP	N/A	N/A	N/A	N/A				
11	Level Load	N/A	N/A	AGRIX	ACS	ACCESSOR CAPITAL MGMT LP	N/A	N/A	N/A	N/A				
12	No Load	N/A	N/A	ADCRX	ADV	ADVANCE CAPITAL MGMT INC	N/A	N/A	N/A	N/A				
13	Front-End Load	1.300	60	ADIOX	ADS	ADVANTUS CAPITAL MGMT	2.06	-8.27	1.89	4.18				
14	Back-End Load	2.040	60	ADHBX	ADS	ADVANTUS CAPITAL MGMT	N/A	N/A	N/A	N/A				
15	Level Load	2.040	60	ADSBX	ADS	ADVANTUS CAPITAL MGMT	N/A	N/A	N/A	N/A				
16	Front-End Load	1.190	142	AEGAX	AET	AETNA LIFE INS & ANNTY	N/A	N/A	N/A	N/A				
17	Back-End Load	1.940	142	AET	AET	AETNA LIFE INS & ANNTY	N/A	N/A	N/A	N/A				
18	Level Load	1.940	142	AET	AET	AETNA LIFE INS & ANNTY	N/A	N/A	N/A	N/A				
19	Institutional Load	0.940	142	AEGRX	AET	AETNA LIFE INS & ANNTY	N/A	N/A	N/A	N/A				
20	Front-End Load	1.190	22	ABCBX	AIM	AIM ADVISORS INC	4.24	-6.27	1.05	2.53				
21	Back-End Load	1.910	22	ABCBX	AIM	AIM ADVISORS INC	N/A	N/A	N/A	N/A				
22	Level Load	1.900	22	ABCCX	AIM	AIM ADVISORS INC	N/A	N/A	N/A	N/A				
23	Front-End Load	1.050	107	CHTRX	AIM	AIM ADVISORS INC	0.90	-6.14	1.47	2.26				
24	Back-End Load	1.800	107	BCHTX	AIM	AIM ADVISORS INC	N/A	N/A	N/A	N/A				
25	Level Load	1.800	107	CHTCX	AIM	AIM ADVISORS INC	N/A	N/A	N/A	N/A				
26	Front-End Load	N/A	N/A	ADDBX	AIM	AIM ADVISORS INC	N/A	N/A	N/A	N/A				
27	Back-End Load	N/A	N/A	ADDCX	AIM	AIM ADVISORS INC	N/A	N/A	N/A	N/A				
28	Level Load	N/A	N/A	ADDCX	AIM	AIM ADVISORS INC	N/A	N/A	N/A	N/A				
29	Front-End Load	1.530	21	LCGAX	AIM	AIM ADVISORS INC	N/A	N/A	N/A	N/A				
30	Back-End Load	2.230	21	LCGBX	AIM	AIM ADVISORS INC	N/A	N/A	N/A	N/A				
31	Level Load	2.230	21	WEINX	AIM	AIM ADVISORS INC	N/A	N/A	N/A	N/A				
32	Front-End Load	1.030	124	WEINX	AIM	AIM ADVISORS INC	0.26	-8.14	2.22	5.06				
33	Back-End Load	1.820	124	BWEIX	AIM	AIM ADVISORS INC	N/A	N/A	N/A	N/A				
34	Level Load	1.820	124	CWEIX	AIM	AIM ADVISORS INC	N/A	N/A	N/A	N/A				

1st 2 fund filters / MF selection #1 / MF selection #2 / MF selection #3 / Tracking TR / Possible method to AC selection

Fig. 5.2

Microsoft Excel - Patent #4 (RCS example)														
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DV1														
	DV	DW	DX	DY	DZ	EA	EB	EC	ED	EE	EF	EG	EH	EI
1														
2	02/28/1999	03/31/1999	04/30/1999	05/31/1999	06/30/1999	07/31/1999	08/31/1999	09/30/1999	10/31/1999	11/30/1999	12/31/1999	01/31/2000	02/29/2000	
3	03/31/1999	04/30/1999	05/31/1999	06/30/1999	07/31/1999	08/31/1999	09/30/1999	10/31/1999	11/30/1999	12/31/1999	01/31/2000	02/29/2000	03/31/2000	
4	Cum	Cum	Cum	Cum	Cum	Cum	Cum	Cum	Cum	Cum	Cum	Cum	Cum	
5	Tot Return	Tot Return	Tot Return	Tot Return	Tot Return	Tot Return	Tot Return	Tot Return	Tot Return	Tot Return	Tot Return	Tot Return	Tot Return	
6														
7														
8	2.62	1.39	-3.09	7.09	-5.43	-2.01	-2.66	8.31	2.12	6.65	-5.79	4.63	8.96	
9	2.57	1.34	-3.10	7.06	-5.45	-2.08	-2.73	8.30	2.07	6.58	-5.78	4.54	8.92	
10	6.09	-1.21	-4.14	6.35	-3.55	-0.10	-1.81	7.29	3.24	9.29	-6.81	2.69	8.01	
11	6.05	-1.24	-4.16	6.27	-3.59	-0.13	-1.85	7.27	3.20	9.23	-6.84	2.62	7.96	
12	5.95	0.63	-2.96	6.20	-2.54	1.82	-2.64	7.00	3.68	6.94	-3.76	0.23	8.87	
13	5.46	-0.19	-3.70	8.22	-3.30	1.19	-1.57	5.28	4.35	10.26	-5.10	7.81	6.01	
14	5.40	-0.23	-3.72	8.10	-3.31	1.09	-1.66	5.21	4.32	10.17	-5.15	7.76	5.92	
15	5.41	-0.23	-3.74	8.09	-3.33	1.12	-1.65	5.22	4.29	10.18	-5.15	7.75	5.96	
16	5.58	0.29	-2.42	8.78	-1.09	-0.32	-2.27	4.78	4.20	12.59	-4.50	7.43	7.39	
17	N/A	0.24	-2.48	8.65	-1.12	-0.36	-2.33	4.67	4.15	12.52	-4.56	7.36	7.28	
18	5.53	0.24	-2.49	8.71	-1.18	-0.37	-2.30	4.66	4.13	12.55	-4.54	7.32	7.33	
19	5.59	0.33	-2.43	8.78	-1.08	-0.27	-2.23	4.74	4.26	12.62	-4.45	7.42	7.41	
20	4.93	1.10	-2.95	6.29	-2.77	-0.79	-0.98	7.02	3.23	8.63	-3.30	1.57	8.85	
21	4.88	1.02	-2.99	6.22	-2.84	-0.83	-1.04	6.96	3.18	8.56	-3.36	1.52	8.79	
22	4.85	1.05	-2.99	6.22	-2.84	-0.85	-1.02	6.96	3.16	8.58	-3.36	1.52	8.79	
23	6.78	1.43	-2.69	7.26	-3.75	-0.06	-1.28	5.93	4.20	11.50	-3.68	3.37	8.75	
24	6.77	1.37	-2.77	7.26	-3.84	-0.18	-1.29	5.86	4.12	11.41	-3.73	3.30	8.71	
25	6.74	1.31	-2.77	7.24	-3.83	-0.18	-1.29	5.85	4.12	11.44	-3.72	3.30	8.69	
26	N/A	N/A	N/A	N/A	1.57	0.73	0.27	8.98	9.80	15.90	-2.72	12.91	0.71	
27	N/A	N/A	N/A	N/A	1.57	0.73	0.09	9.00	9.74	15.88	-2.79	12.89	0.59	
28	N/A	N/A	N/A	N/A	1.57	0.73	0.09	9.00	9.74	15.88	-2.79	12.83	0.65	
29	N/A	-1.79	-3.16	7.62	-2.48	0.19	-0.19	6.41	6.64	15.03	1.01	20.87	3.73	
30	N/A	N/A	-3.25	7.52	-2.58	0.09	-0.28	6.43	6.58	14.93	0.87	20.86	3.69	
31	N/A	N/A	-3.25	7.52	-2.58	0.09	-0.19	6.43	6.48	15.01	0.87	20.78	3.69	
32	6.00	-0.30	-1.70	7.00	-2.70	-0.63	0.78	4.50	6.85	10.65	-3.62	15.33	2.27	
33	5.90	-0.35	-1.76	6.92	-2.79	-0.65	0.69	4.44	6.78	10.57	-3.67	15.22	2.22	
34	5.94	-0.35	-1.80	6.96	-2.79	-0.69	0.73	4.43	6.77	10.52	-3.67	15.25	2.22	
Possible method to AC selection /														
Tracking TR /														
MF selection #3 /														
MF selection #2 /														
MF selection #1 /														
1st 2 fund filters /														
rawdata /														

Fig. 5.3

Microsoft Excel - Patent #4 (RCS example)									
File Edit View Insert Format Tools Data Accounting Window Help									
AS22									
	A	B	C	D	E	F	G	H	I
522		UAM:Sirach Eqty;Inst	LCGE Large-Cap Growth Funds	03/31/2000	54.2	G	Growth Funds	Institutional Load	
523		UAM:Sirach Growth;Inst	LCGE Large-Cap Growth Funds	03/31/2000	72.2	G	Growth Funds	Institutional Load	
524		UAM:Sirach Growth;Int Sv	LCGE Large-Cap Growth Funds	03/31/2000	11.0	G	Growth Funds	Institutional Load	
525		UBS Inv US Lg Cap Gro	LCGE Large-Cap Growth Funds	03/31/2000	7.7	G	Growth Funds	Level Load	
526		UMB Scout Stock Select	LCGE Large-Cap Growth Funds	03/31/2000	7.9	G	Growth Funds	No Load	
527		Unified Starwood Strat	LCGE Large-Cap Growth Funds	03/31/2000	3.4	G	Growth Funds	No Load	
528		United Vanguard Fund;A	LCGE Large-Cap Growth Funds	03/31/2000	3013.2	G	Growth Funds	Front-End Load	
529		United Vanguard Fund;Y	LCGE Large-Cap Growth Funds	03/31/2000	19.6	G	Growth Funds	Institutional Load	
530		Universal Capital Growth	LCGE Large-Cap Growth Funds	02/29/2000	18.3	CA	Capital Appreciation Funds	Front-End Load	
531		USAA First Stt Growth	LCGE Large-Cap Growth Funds	03/31/2000	235.3	G	Growth Funds	No Load	
532		Value Line Fund	LCGE Large-Cap Growth Funds	03/31/2000	503.3	GI	Growth & Income Funds	No Load	
533		Value Line Lyge Growth	LCGE Large-Cap Growth Funds	03/31/2000	785.7	CA	Capital Appreciation Funds	No Load	
534		Value Line Multinatl Co	LCGE Large-Cap Growth Funds	03/31/2000	45.1	GI	Growth & Income Funds	No Load	
535		Van Kampen Eq Gro;A	LCGE Large-Cap Growth Funds	03/31/2000	37.1	G	Growth Funds	Front-End Load	
536		Van Kampen Eq Gro;B	LCGE Large-Cap Growth Funds	03/31/2000	44.1	G	Growth Funds	Back-End Load	
537		Van Kampen Eq Gro;C	LCGE Large-Cap Growth Funds	03/31/2000	15.7	G	Growth Funds	Level Load	
538		Vanguard Growth Indx;Ins	LCGE Large-Cap Growth Funds	03/31/2000	633.2	G	Growth Funds	Institutional Load	
539		Vanguard Growth Indx;Inv	LCGE Large-Cap Growth Funds	03/31/2000	16367.4	G	Growth Funds	No Load	
540		Vanguard US Growth	LCGE Large-Cap Growth Funds	03/31/2000	20038.9	G	Growth Funds	No Load	
541		WellsFargo:Lg Co Gr;A	LCGE Large-Cap Growth Funds	03/31/2000	292.6	G	Growth Funds	Front-End Load	
542		WellsFargo:Lg Co Gr;B	LCGE Large-Cap Growth Funds	03/31/2000	378.3	G	Growth Funds	Back-End Load	
543		WellsFargo:Lg Co Gr;I	LCGE Large-Cap Growth Funds	03/31/2000	1366.2	G	Growth Funds	Institutional Load	
544		White Oak Growth Stock	LCGE Large-Cap Growth Funds	03/31/2000	3701.8	G	Growth Funds	No Load	
545		Wilshire Tgt;LC Gr;Inst	LCGE Large-Cap Growth Funds	03/31/2000	121.7	G	Growth Funds	Institutional Load	
546		Wilshire Tgt;LC Gr;Inv	LCGE Large-Cap Growth Funds	03/31/2000	609.8	G	Growth Funds	No Load	
547		WM:Growth;A	LCGE Large-Cap Growth Funds	03/31/2000	414.7	G	Growth Funds	Front-End Load	
548		WM:Growth;B	LCGE Large-Cap Growth Funds	03/31/2000	516.3	G	Growth Funds	Back-End Load	
549		WM:Growth;l	LCGE Large-Cap Growth Funds	03/31/2000	477.1	G	Growth Funds	Institutional Load	
550		Wp Stewart Growth Fund	LCGE Large-Cap Growth Funds	03/31/2000	76.3	G	Growth Funds	No Load	
551		WT:Wilm Lg Cap Gro;Instl	LCGE Large-Cap Growth Funds	03/31/2000	320.0	G	Growth Funds	No Load	
552		Average/Total			583102.9				
553		Median			76.3				
554									
555									
\\rawdata / 1st 2 fund filters / MF selection #1 / MF selection #2 / Tracking TR / Possible method to AC selection									

Fig. 5.4

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Microsoft Excel - Patent #4 (RCS example)											
File Edit View Insert Format Tools Data Accounting Window Help											
1522 Institutional Load											
	I	J	K	L	M	N	O	P	Q	R	
522	Institutional Load	0.900	121	SIEGX	UAM	UAM FUND SERVICES INC	N/A	N/A	N/A	N/A	
523	Institutional Load	1.010	90	SGRWX	UAM	UAM FUND SERVICES INC	N/A	N/A	N/A	N/A	
524	Institutional Load	1.240	90	SGWSX	UAM	UAM FUND SERVICES INC	N/A	N/A	N/A	N/A	
525	Level Load	1.570	51		UBS	UBS A.G./UBS BRINSON	N/A	N/A	N/A	N/A	
526	No Load	N/A	N/A		UMB	UMB BANK N.A.	N/A	N/A	N/A	N/A	
527	No Load	1.500	120	STRWX	VIN	UNIFIED INV ADVISERS INC	N/A	N/A	N/A	N/A	
528	Front-End Load	1.130	84	UNVGX	WNR	WADDELL & REED INV MGMT CO	0.72	-5.99	3.10	3.36	
529	Institutional Load	0.900	84		WNR	WADDELL & REED INV MGMT CO	N/A	N/A	N/A	N/A	
530	Front-End Load	2.000	71	UCGFX	BGB	GRAVER BOKHOF GOODWIN & SULLIVAN LP	N/A	N/A	N/A	N/A	
531	No Load	1.650	27	UFSGX	USA	USAA INVESTMENT MGMT CO	N/A	N/A	N/A	N/A	
532	No Load	0.770	98	VLJFX	VAL	VALUE LINE INC	0.32	-7.97	1.73	4.26	
533	No Load	0.870	54	VALLX	VAL	VALUE LINE INC	0.83	-8.58	1.56	3.64	
534	No Load	1.580	36	VLUMX	VAL	VALUE LINE INC	N/A	N/A	N/A	N/A	
535	Front-End Load	1.500	126	VEGBX	VNK	VAN KAMPEN INV ADV CORP	N/A	N/A	N/A	N/A	
536	Back-End Load	2.250	126	VEGBX	VNK	VAN KAMPEN INV ADV CORP	N/A	N/A	N/A	N/A	
537	Level Load	2.250	126	VEGCX	VNK	VAN KAMPEN INV ADV CORP	N/A	N/A	N/A	N/A	
538	Institutional Load	0.120	29	VIGIX	VAN	VANGUARD GROUP INC	N/A	N/A	N/A	N/A	
539	No Load	0.220	29	VIGRX	VAN	VANGUARD GROUP INC	N/A	N/A	N/A	N/A	
540	No Load	0.390	49	VWUSX	VAN	VANGUARD GROUP INC	1.09	-5.97	2.29	4.58	
541	Front-End Load	1.200	28	NVLAX	WFB	WELLS FARGO BANK	N/A	N/A	N/A	N/A	
542	Back-End Load	1.760	28	NVLOX	WFB	WELLS FARGO BANK	N/A	N/A	N/A	N/A	
543	Institutional Load	1.000	28	NVLCX	WFB	WELLS FARGO BANK	N/A	N/A	N/A	N/A	
544	No Load	1.000	6	WOGSX	OAK	OAK ASSOCIATES	N/A	N/A	N/A	N/A	
545	Institutional Load	0.620	57	WLCGX	WLS	WILSHIRE ASSOCIATES INC	N/A	N/A	N/A	N/A	
546	No Load	0.730	57	DTLGX	WLS	WILSHIRE ASSOCIATES INC	N/A	N/A	N/A	N/A	
547	Front-End Load	1.272	119	SRGFX	WMS	WASHINGTON MUTUAL INC	N/A	N/A	N/A	N/A	
548	Back-End Load	2.032	119	SQGRX	WMS	WASHINGTON MUTUAL INC	N/A	N/A	N/A	N/A	
549	Institutional Load	0.872	119		WMS	WASHINGTON MUTUAL INC	N/A	N/A	N/A	N/A	
550	No Load	1.900	32	WPSGX	WPS	STEWART W.P. & CO INC	N/A	N/A	N/A	N/A	
551	No Load	0.800	52	RMGPX	WIL	WILMINGTON TRUST/RODNEY SQUARE	1.12	-7.84	3.27	3.67	
552		1.445	94				0.91	-7.29	1.78	3.29	
553		1.350	78				0.85	-7.38	1.89	3.25	
554											
555											

Fig. 5.5

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Microsoft Excel - Patent #4 [RCS example]

File Edit View Insert Format Tools Data Accounting Window Help

Fig. 6.1

Microsoft Excel - Patent #4 (RCS example)														
File Edit View Insert Format Tools Data Accounting Window Help														
11														
	I	J	K	L	M	N	O	P	Q	R	S			
1														
2	stitutional load, 3rd front-end load, 4th level load, 5th back-end load))													
3														
4														
5														
6														
7														
8														
9	Latest Total	Turnover	NASDAQ Mgt Co.	Management										
10	Expense Ratio	Portfolio	Symbol	Code	Company Name									
11														
12	0.8	52	RMGPX	WIL	WILMINGTON TRUST/RODNEY SQUARE	0.40%	3.88%	2.22%	1.92%	0.61%	6.10%			
13	1.9	32	WPSGX	WPS	STEWART W.P. & CO INC	2.99%	2.43%	2.16%	2.61%	3.11%	3.53%			
14	1.272	119	SRGFX	WMS	WASHINGTON MUTUAL INC	1.11%	3.12%	2.04%	3.44%	3.79%	5.74%			
15	0.73	57	DTLGX	WLS	WILSHIRE ASSOCIATES INC	2.81%	3.40%	2.86%	2.15%	3.81%	3.93%			
16	1	6	WOGSX	OAK	OAK ASSOCIATES	1.96%	3.59%	2.95%	4.23%	5.04%	7.52%			
17	1	28	NVLGX	WFB	WELLS FARGO BANK	2.05%	2.50%	2.97%	2.62%	3.11%	7.24%			
18	0.39	49	WVUSX	VAN	VANGUARD GROUP INC	2.80%	3.81%	2.38%	3.70%	3.51%	2.95%			
19	0.22	29	VIGRX	VAN	VANGUARD GROUP INC	2.53%	3.80%	3.11%	2.67%	3.56%	3.77%			
20	0.87	54	VALLX	VAL	VALUE LINE INC	0.43%	5.54%	2.32%	2.47%	2.95%	6.75%			
21	0.77	98	VLIJX	VAL	VALUE LINE INC	0.28%	4.51%	3.92%	1.67%	1.51%	3.73%			
22	2	71	UCGFX	GBG	GRAVER BOKHOF GOODWIN & SULLIVAN LP	-1.34%	7.28%	1.97%	3.33%	2.55%	9.13%			
23	1.13	84	UNVGX	WNR	WADDELL & REED INV MGMT CO	-0.85%	1.86%	1.82%	2.75%	2.01%	8.02%			
24	1.01	90	SGRWX	UAM	UAM FUND SERVICES INC	1.07%	3.82%	2.04%	2.11%	1.87%	4.54%			
25	1.04	250	TRGEX	TUR	TURNER INV PARTNERS INC	-0.34%	3.79%	1.50%	1.76%	2.36%	3.59%			
26	1.64	56	FMFDX	TWC	TRAINER WORTHAM & CO INC	0.12%	2.88%	4.90%	3.23%	-0.22%	8.32%			
27	0.88	48	TGCEX	TCW	TCW FUNDS MANAGEMENT INC	-2.01%	4.48%	2.59%	4.36%	2.92%	5.84%			
28	0.68	54	TALGX	PRU	PRUDENTIAL INV FUND MGMT LLC	1.75%	2.42%	2.96%	2.30%	3.09%	3.27%			
29	1.49	71	SVLAX	SAM	SUNAMERICA ASSET MGMT CORP	-0.14%	3.91%	3.69%	-0.20%	2.96%	2.48%			
30	1	268	STRFX	SCC	STRONG CAPITAL MGMT	-0.08%	3.69%	2.92%	2.43%	1.55%	2.66%			
31	0.94	36	SFRFX	SRF	STEIN ROE & FARNHAM INC	1.08%	3.32%	2.69%	2.71%	2.06%	4.03%			
32	0.72	39	STSGX	SSR	STATE STREET RESEARCH & MGMT CO	2.54%	3.99%	2.78%	3.36%	3.12%	6.89%			
33	1.96	191	SPECX	ALG	ALGER FRED MANAGEMENT INC	-0.96%	5.12%	3.32%	7.51%	3.11%	13.25%			
34	1	71	SNIGX	SIT	SIT INVESTMENT ASSOCIATES INC	0.95%	3.66%	2.22%	1.61%	2.45%	5.90%			
	rawdata	1st 2 fund filters	MF selection #1	MF selection #2	MF selection #3	Tracking TR	Possible method to AC selection							

Fig. 6.2

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Microsoft Excel - Patent #4 (RCS example)														
File Edit View Insert Format Tools Data Accounting Window Help														
BL1														
	BM	BN	BO	BP	BQ	BR	BS	BT	BU	BV	BW	BX	BY	
1														
2														
3														
4														
5														
6														
7	02/28/1999	03/31/1999	04/30/1999	05/31/1999	06/30/1999	07/31/1999	08/31/1999	09/30/1999	10/31/1999	11/30/1999	12/31/1999	01/31/2000	02/29/2000	
8	03/31/1999	04/30/1999	05/31/1999	06/30/1999	07/31/1999	08/31/1999	09/30/1999	10/31/1999	11/30/1999	12/31/1999	01/31/2000	02/29/2000	03/31/2000	
9	Cum	Cum	Cum	Cum	Cum	Cum	Cum	Cum	Cum	Cum	Cum	Cum	Cum	
10	Tot Return	Tot Return	Tot Return	Tot Return	Tot Return	Tot Return	Tot Return	Tot Return	Tot Return	Tot Return	Tot Return	Tot Return	Tot Return	
11														
12	4.00%	-0.37%	-2.75%	8.74%	-3.49%	0.60%	-1.20%	8.22%	7.37%	21.69%	-4.91%	14.14%	5.80%	
13	0.95%	-1.27%	-6.10%	5.95%	-5.44%	0.20%	-0.84%	7.08%	-0.60%	4.67%	-4.63%	-4.96%	14.63%	
14	12.15%	5.09%	-5.61%	8.01%	-3.93%	2.77%	4.89%	7.41%	10.94%	19.74%	0.17%	12.27%	1.75%	
15	5.11%	-0.06%	-3.22%	7.01%	-3.19%	2.54%	-2.42%	8.00%	3.00%	11.62%	-6.83%	3.47%	8.21%	
16	5.53%	-1.72%	-2.50%	10.80%	-3.64%	2.44%	-0.80%	10.51%	5.31%	8.93%	1.00%	9.14%	8.98%	
17	6.21%	0.44%	-3.50%	8.83%	-4.86%	0.25%	-3.79%	8.63%	3.68%	11.00%	-2.54%	1.88%	11.80%	
18	3.59%	-0.80%	-3.34%	7.37%	-3.62%	0.78%	-1.98%	8.65%	3.28%	7.08%	-5.56%	2.14%	9.03%	
19	4.82%	-0.21%	-2.95%	7.28%	-3.15%	1.33%	-1.69%	6.90%	4.28%	7.79%	-6.67%	2.07%	9.21%	
20	6.46%	-0.62%	-4.15%	7.85%	-2.60%	0.06%	-1.35%	6.29%	5.10%	7.95%	-5.86%	1.83%	11.03%	
21	6.51%	-0.20%	-4.15%	7.53%	-2.23%	-0.92%	-1.33%	5.03%	5.18%	6.32%	-5.79%	1.86%	9.09%	
22	6.59%	4.93%	-1.58%	6.16%	-4.99%	-0.34%	-4.19%	3.92%	3.38%	4.48%	-4.03%	0.67%	8.88%	
23	7.25%	-2.29%	-4.48%	10.44%	-3.28%	0.10%	0.70%	6.23%	7.08%	15.25%	-2.76%	15.62%	5.13%	
24	4.42%	-1.97%	-3.17%	7.06%	-2.98%	-0.14%	-1.65%	6.48%	5.13%	10.38%	-3.93%	3.07%	6.41%	
25	5.97%	-0.64%	-2.51%	6.08%	-3.18%	3.16%	-0.87%	9.57%	8.28%	17.72%	-2.03%	15.07%	0.46%	
26	11.16%	2.60%	-4.83%	4.95%	-5.38%	1.85%	1.94%	7.69%	6.23%	9.58%	-5.17%	5.13%	9.35%	
27	7.49%	-0.32%	-3.60%	8.85%	-4.44%	0.63%	-3.25%	12.26%	4.88%	11.39%	-1.42%	8.18%	9.22%	
28	6.65%	-0.04%	-3.57%	12.14%	-2.23%	2.19%	-1.53%	9.68%	6.37%	12.26%	0.58%	16.49%	3.99%	
29	5.51%	1.94%	-3.60%	7.03%	-2.71%	0.55%	-0.92%	7.37%	6.07%	14.46%	-3.70%	6.39%	4.55%	
30	7.89%	1.91%	-4.36%	6.83%	-2.18%	-0.05%	-0.67%	7.20%	7.08%	23.89%	-7.15%	20.54%	-0.97%	
31	6.33%	-1.67%	-2.68%	7.41%	-3.19%	-1.28%	-0.99%	6.17%	4.57%	12.91%	0.18%	9.93%	5.13%	
32	6.52%	0.96%	-2.30%	5.03%	-2.24%	1.88%	-1.43%	6.54%	7.21%	13.62%	-2.33%	9.90%	2.84%	
33	10.82%	0.14%	-5.77%	9.51%	-4.49%	2.19%	2.35%	7.49%	10.87%	21.11%	-2.75%	18.44%	-3.10%	
34	4.26%	-2.15%	-3.16%	6.96%	-3.41%	1.06%	-0.16%	7.79%	4.41%	11.96%	-3.58%	4.27%	7.91%	
Possible method to AC selection														
Tracking TR														
MF selection #1														
MF selection #2														
MF selection #3														
1st 2 fund filters														
rawdata														

Fig. 6.3

Microsoft Excel - Patent #4 (RCS example)										
File Edit View Insert Format Tools Data Accounting Window Help										
A102 Drey/Founders: Growth; F										
	A	B	C	D	E	F	G	H	I	J
102	Drey/Founders: Growth; F	LCGE	Large-Cap Growth Funds	03/31/2000	3602.7	G	Growth Funds	No Load	1.09	117 FRC
103	Delaware US Growth; Inst	LCGE	Large-Cap Growth Funds	03/31/2000	81.7	G	Growth Funds	Institutional Load	1.56	132 DEL
104	Concent Inv: Gro:1	LCGE	Large-Cap Growth Funds	03/31/2000	5181.8	G	Growth Funds	Front-End Load	0.76	37 CSC
105	Columbia Growth	LCGE	Large-Cap Growth Funds	03/31/2000	2390.5	G	Growth Funds	No Load	0.65	118 CLN
106	Cliff Funds LgCp Gro: A	LCGE	Large-Cap Growth Funds	03/31/2000	512.2	G	Growth Funds	Front-End Load	1.05	53 CFL
107	Chase: Equity Growth; P:rm	LCGE	Large-Cap Growth Funds	03/31/2000	366.9	G	Growth Funds	Institutional Load	1	35 RTE
108	CG Cap Mkts: Lrg Cap Gro	LCGE	Large-Cap Growth Funds	03/31/2000	2785.7	G	Growth Funds	No Load	0.68	0 TLG
109	Burnham Inv: Burnham; A	LCGE	Large-Cap Growth Funds	03/31/2000	205.9	GI	Growth & Income	Front-End Load	1.3	55 BUF
110	Bridgeway: Social Resp	LCGE	Large-Cap Growth Funds	03/31/2000	5.7	G	Growth Funds	No Load	1.5	58 BRE
111	Boston 1794: Gro & Inc	LCGE	Large-Cap Growth Funds	03/31/2000	536.1	GI	Growth & Income	No Load	0.89	50 SEC
112	BlackRock: Lg Cp Gr: Inst	LCGE	Large-Cap Growth Funds	03/31/2000	1377.8	G	Growth Funds	Institutional Load	0.81	60 PNA
113	Berger Growth & Income	LCGE	Large-Cap Growth Funds	03/31/2000	669.2	GI	Growth & Income	No Load	1.35	173 BEC
114	AXP: New Dimensions; A	LCGE	Large-Cap Growth Funds	03/31/2000	18540.4	G	Growth Funds	Front-End Load	0.86	34 INNI
115	AXP: Growth Fund; A	LCGE	Large-Cap Growth Funds	03/31/2000	6837.1	G	Growth Funds	Front-End Load	0.89	17 INID
116	Atlas: Gro & Inc; A	LCGE	Large-Cap Growth Funds	03/31/2000	465.5	GI	Growth & Income	No Load	1.06	106 ASC
117	Armada: Equity Gro: I	LCGE	Large-Cap Growth Funds	03/31/2000	1361.7	G	Growth Funds	Institutional Load	0.92	57 AEC
118	Arbor: OVB Cap App; A	LCGE	Large-Cap Growth Funds	03/31/2000	178.5	G	Growth Funds	Institutional Load	1.02	74 OC
119	Arbor: GoldenOak Gro: Inst	LCGE	Large-Cap Growth Funds	03/31/2000	73.1	G	Growth Funds	Institutional Load	1.08	71 GDC
120	Amer Cent: AC Ultra; Inv	LCGE	Large-Cap Growth Funds	03/31/2000	46185.5	G	Growth Funds	No Load	1	42 TW
121	Amer Cent: AC Growth; Inv	LCGE	Large-Cap Growth Funds	03/31/2000	10801.4	G	Growth Funds	No Load	1	92 TW
122	Alliance Premier Gr; A	LCGE	Large-Cap Growth Funds	03/31/2000	5564.4	G	Growth Funds	Front-End Load	1.5	75 APC
123	Allg/Mont&Caldwell Gro: N	LCGE	Large-Cap Growth Funds	03/31/2000	1654.2	G	Growth Funds	No Load	1.05	32 MC
124	Allg/Chicago Gro & Inc	LCGE	Large-Cap Growth Funds	03/31/2000	552.8	GI	Growth & Income	No Load	1.06	29 CHT
125	Alger Ret: Growth	LCGE	Large-Cap Growth Funds	03/31/2000	107.1	G	Growth Funds	Institutional Load	1.11	130 ALG
126	AIM Eq: Wngarten; Rtl A	LCGE	Large-Cap Growth Funds	03/31/2000	297.9	CA	Capital Appreciation	Institutional Load	1.44	177 ALA
127	AIM Eq: Charter; Rtl A	LCGE	Large-Cap Growth Funds	03/31/2000	10778.9	G	Growth Funds	Front-End Load	1.03	124 WE
128	AIM Eq: Blue Chip; Rtl A	LCGE	Large-Cap Growth Funds	03/31/2000	6196.2	GI	Growth & Income	Front-End Load	1.05	107 CHT
129	Aetna: Growth; I	LCGE	Large-Cap Growth Funds	03/31/2000	2930.5	GI	Growth & Income	Front-End Load	1.19	22 ABC
130	Advantus Horizon; A	LCGE	Large-Cap Growth Funds	03/31/2000	269.0	G	Growth Funds	Institutional Load	0.94	142 AEC
131	Accessor: Growth; Adv	LCGE	Large-Cap Growth Funds	03/31/2000	72.1	G	Growth Funds	Front-End Load	1.3	60 ADI
132	ABN AMRO: Growth; Com	LCGE	Large-Cap Growth Funds	03/31/2000	365.0	G	Growth Funds	No Load	0.92	112 AGF
133					218.5	G	Growth Funds	No Load	1.06	65 RGI
134										
135										

Fig. 6.4

Microsoft Excel - Patent #4 (RCS example)													
File Edit View Insert Format Tools Data Accounting Window Help													
1102													
= 1.09													
J	K	L	M	N	O	P	Q	R	S				
102	117 FRGRX	FND	FOUNDERS ASSET MGMT INC	-0.69%	4.85%	3.96%	2.22%	3.34%	6.84%				
103	132 DEUX	DEL	DELAWARE MGMT CO INC	0.10%	2.16%	3.22%	-0.97%	4.72%	7.05%				
104	37 CSGWX	SBS	SSB CITI FUND MANAGEMENT INC	0.95%	4.33%	1.94%	2.51%	3.97%	3.69%				
105	118 CLMBX	COL	COLUMBIA FUNDS MGMT CO	0.24%	4.86%	3.60%	1.40%	2.26%	3.78%				
106	53 CFLGX	CIT	CITIBANK N.A.	0.64%	3.52%	2.45%	1.06%	3.22%	1.58%				
107	35 RITEX	CMB	CHASE MANHATTAN BANK	0.98%	3.17%	2.65%	1.12%	2.46%	4.60%				
108	0 TLGUX	SBS	SSB CITI FUND MANAGEMENT INC	1.95%	3.63%	2.82%	1.61%	3.82%	4.66%				
109	55 BURHX	BUR	BURNHAM ASSET MGMT CORP	1.88%	2.36%	1.15%	2.25%	2.74%	1.71%				
110	58 BRSRX	BRG	BRIDGEWAY CAPITAL MGMT	1.72%	4.37%	4.28%	1.45%	0.99%	3.29%				
111	50 SEGWX	FBB	BANKBOSTON N.A.	1.43%	4.52%	2.36%	2.82%	4.29%	3.54%				
112	60 PNAPX	BLK	BLACKROCK INC	0.60%	4.37%	3.90%	2.01%	2.51%	4.19%				
113	173 BEOXX	BER	BERGER ASSOCIATES INC	-2.15%	2.67%	1.86%	3.42%	2.39%	2.94%				
114	34 INNDX	IDS	IDS MUTUAL FUND GROUP	0.53%	3.67%	3.03%	3.08%	2.86%	4.69%				
115	17 INDX	IDS	IDS MUTUAL FUND GROUP	0.00%	4.58%	4.15%	2.43%	1.57%	7.60%				
116	106 ASGX	ATL	ATLAS ADVISERS INC	-0.52%	4.16%	4.46%	1.51%	1.28%	4.33%				
117	57 AEGIX	NCC	NATIONAL CITY BANK	2.03%	2.43%	1.65%	1.89%	2.93%	2.98%				
118	74 OCAAX	OVB	ONE VALLEY BANK N.A.	-1.62%	4.49%	2.00%	2.68%	4.01%	6.43%				
119	71 GDGAX	CTZ	CITIZENS COMMERCIAL & SAVINGS	0.54%	1.97%	2.29%	1.28%	2.52%	4.13%				
120	42 TWCUX	ACI	AMERICAN CENTURY INV INC	-2.95%	4.44%	3.21%	2.83%	2.00%	9.82%				
121	92 TWCGX	ACI	AMERICAN CENTURY INV INC	-1.75%	3.42%	4.31%	3.78%	3.15%	4.70%				
122	75 APGAX	ALL	ALLIANCE CAPITAL MGMT LP	2.73%	3.11%	3.82%	4.10%	5.67%	7.61%				
123	32 MCGFX	CTT	CHICAGO TRUST COMPANY	2.35%	2.60%	3.54%	3.48%	3.82%	5.95%				
124	29 CHTIX	CTT	CHICAGO TRUST COMPANY	1.68%	3.79%	1.57%	2.78%	2.88%	3.70%				
125	130 ALGRX	ALG	ALGER FRED MANAGEMENT INC	-1.67%	5.08%	2.85%	5.07%	3.42%	9.81%				
126	177 ALARX	ALG	ALGER FRED MANAGEMENT INC	-3.17%	8.87%	6.79%	6.18%	4.11%	14.21%				
127	124 WEINX	AIM	AIM ADVISORS INC	-0.72%	5.10%	4.10%	2.60%	3.19%	6.23%				
128	107 CHTRX	AIM	AIM ADVISORS INC	1.11%	3.65%	4.23%	2.94%	3.51%	4.25%				
129	22 ABCAX	AIM	AIM ADVISORS INC	2.70%	2.89%	3.21%	3.21%	2.26%	2.76%				
130	142 AEGRX	AET	AETNA LIFE INS & ANNTY	0.10%	2.95%	4.17%	2.40%	3.13%	5.90%				
131	60 ADOXX	ADS	ADVANTUS CAPITAL MGMT	1.49%	3.52%	2.04%	0.72%	2.10%	4.48%				
132	112 AGROX	ACS	ACCESSOR CAPITAL MGMT LP	2.30%	3.61%	2.98%	3.77%	4.31%	3.05%				
133	65 RGTCX	ABN	ABN AMRO ASSET MGMT INC	0.87%	4.85%	2.39%	2.52%	3.59%	4.14%				
134													
135													
rawdata \1st 2 fund filters				MF selection #1	MF selection #2	MF selection #3	Tracking TR	Possible method to AC selection					
				0.70%	3.63%	2.94%	2.31%		5.14%				

Fig. 6.5

Microsoft Excel - Patent #4 (RCS example)

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Fig. 6.6

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Microsoft Excel - Patent #4 [RCS example]																
File Edit View Insert Format Tools Data Accounting Window Help																
= This worksheet is for calculating total returns net of the risk-free rate																
A1	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	8
1	This worksheet is for calculating total returns net of the risk-free rate															
2																
3		1 month	LCGE	LCGE												
4		T-Bill	Large-Cap	Large-Cap Growth Funds												
5				minus												
6		risk-free	Average	risk-free												
7		rate	rate	Equal Wtd rate												
8																
9																
10																
11																
12																
13																
14																
15																
16																
17																
18	01/31/1995	0.47%	0.70%	0.23%				0.40%	2.99%	1.11%	2.81%	1.96%	2.05%	2.80%	2.53%	
19	02/28/1995	0.48%	3.63%	3.15%				3.88%	2.43%	3.12%	3.40%	3.59%	2.50%	3.81%	3.80%	
20	03/31/1995	0.48%	2.94%	2.46%				2.22%	2.16%	2.04%	2.86%	2.95%	2.97%	2.38%	3.11%	
21	04/30/1995	0.48%	2.31%	1.83%				1.92%	2.61%	3.44%	2.15%	4.23%	2.62%	3.70%	2.67%	
22	05/31/1995	0.47%	3.12%	2.64%				0.61%	3.11%	3.79%	3.81%	5.04%	3.11%	3.51%	3.56%	
23	06/30/1995	0.48%	5.14%	4.67%				6.10%	3.53%	5.74%	3.93%	7.52%	7.24%	2.95%	3.77%	
24	07/31/1995	0.46%	5.22%	4.76%				7.18%	1.68%	6.49%	2.90%	7.06%	4.90%	2.11%	3.24%	
25	08/31/1995	0.46%	0.50%	0.05%				1.28%	-1.84%	0.73%	0.12%	2.05%	0.91%	-0.37%	-0.31%	
26	09/30/1995	0.45%	3.34%	2.89%				2.62%	4.12%	2.96%	5.57%	4.91%	4.24%	5.63%	4.88%	
27	10/31/1995	0.44%	-0.85%	-1.28%				-3.94%	2.69%	-2.68%	0.52%	5.06%	-3.08%	2.36%	0.83%	
28	11/30/1995	0.44%	3.06%	2.62%				3.67%	4.34%	4.46%	3.75%	1.99%	2.03%	3.93%	3.59%	
29	12/31/1995	0.44%	-0.40%	-0.85%				-0.19%	-2.87%	0.48%	-0.04%	-2.86%	-3.09%	0.30%	1.16%	
30	01/31/1996	0.43%	2.47%	2.04%				-0.57%	4.18%	2.34%	3.72%	3.41%	2.64%	4.03%	3.79%	
31	02/29/1996	0.42%	2.39%	1.97%				4.56%	0.69%	4.85%	1.55%	3.67%	4.68%	3.07%	0.90%	
32	03/31/1996	0.41%	0.26%	-0.15%				2.60%	0.36%	0.73%	0.27%	-2.69%	1.13%	-0.32%	-0.42%	
33	04/30/1996	0.41%	3.22%	2.81%				5.65%	4.29%	5.38%	2.44%	5.36%	4.10%	1.84%	1.87%	
34	05/31/1996	0.42%	2.96%	2.55%				3.06%	4.65%	1.99%	4.39%	4.48%	3.18%	2.93%	3.60%	
Possible method to AC selection /																
Tracking TR /																
MF selection #1 / MF selection #2 / MF selection #3																
1st 2 fund filters / rawdata																

Fig. 7.1

Microsoft Excel - Patent #4 (RCS example)																
DS1	DT	DU	DV	DW	DX	DY	DZ	EA	EB	EC	ED	EE	EF	EG		
1	116	117	118	119	120	121	122									
2	AIM Eq:W	AIM Eq:Ct	AIM Eq:Bli	Aetna:Gro	Advantus	Accessor:	ABN AMRO:Growth	CWT:Wilm	I Wp Stewa	WM:Growth	Wilshire Tr	White Oak WellsFarg	Vanguard I Va			
3	LCGE	LCGE	LCGE	LCGE	LCGE	LCGE	LCGE	LCGE	LCGE	LCGE	LCGE	LCGE	LCGE	LCGE	LCGE	LC
4	Large-Cap	Large-Cap	Large-Cap	Large-Cap	Large-Cap	Large-Cap	Large-Cap	Large-Cap	Large-Cap	Large-Cap	Large-Cap	Large-Cap	Large-Cap	Large-Cap	Large-Cap	Lar
5																mi
6																risk
7																free
8																rate
9																rat
10																
11																
12																
13																
14																
15																
16																
17																
18	-0.72%	1.11%	2.70%	0.10%	1.49%	2.30%	0.87%	-0.07%	2.52%	0.64%	2.34%	1.49%	1.59%	2.33%		
19	5.10%	3.65%	2.89%	2.96%	3.52%	3.61%	4.85%	3.40%	1.95%	2.64%	2.92%	3.11%	2.02%	3.33%		
20	4.10%	4.23%	3.21%	4.17%	2.04%	2.98%	2.59%	1.74%	1.68%	1.56%	2.38%	2.47%	2.49%	1.90%		
21	2.60%	2.94%	3.21%	2.40%	0.72%	3.77%	2.32%	1.44%	2.13%	2.96%	1.67%	3.75%	2.14%	3.22%		
22	3.19%	3.51%	2.26%	3.13%	2.10%	4.31%	3.59%	0.14%	2.64%	3.32%	3.34%	4.57%	2.64%	3.04%		
23	6.23%	4.25%	2.76%	5.90%	4.48%	3.05%	4.14%	5.63%	3.06%	5.27%	3.46%	7.05%	6.77%	3.44%		
24	7.27%	4.90%	2.87%	6.21%	6.21%	3.34%	6.05%	6.72%	1.22%	6.03%	2.44%	6.60%	4.44%	1.65%		
25	0.60%	1.07%	-0.83%	2.17%	-0.15%	-0.84%	0.73%	0.82%	-2.30%	0.27%	-0.34%	1.59%	0.45%	-0.83%		
26	3.84%	4.63%	4.66%	0.88%	1.80%	3.55%	2.76%	2.17%	3.67%	2.51%	5.12%	4.46%	3.79%	5.18%		
27	-2.35%	-1.76%	-0.80%	-0.07%	-1.53%	1.36%	-2.21%	-4.38%	2.25%	-3.12%	0.08%	4.62%	-3.52%	1.92%		
28	2.31%	3.01%	3.98%	3.49%	6.01%	2.79%	2.28%	3.23%	3.90%	4.02%	3.31%	1.55%	1.59%	3.49%		
29	-1.46%	-0.39%	1.33%	-1.23%	-0.80%	-0.20%	0.06%	-0.63%	-3.31%	0.04%	-0.48%	-3.30%	-5.53%	-0.14%		
30	1.30%	2.01%	1.74%	1.71%	1.96%	1.87%	2.62%	-1.00%	3.75%	1.91%	3.29%	2.98%	2.21%	3.60%		
31	3.12%	1.97%	2.59%	3.86%	1.64%	1.87%	1.02%	4.14%	0.27%	4.43%	1.13%	3.25%	4.26%			

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Microsoft Excel - Patent #4 (RCS example)													
File Edit View Insert Format Tools Data Accounting Window Help													
100% - 100%													
IE1	IF	IG	IH	II	IJ	IK	IL	IM	IN	IO	IP	IQ	IS
1													
2													
3	Amer Cent Amer Cent Alliance Pr Allg/Mont& Allg/Chica; Alger Ret: (AIM Eq: W AIM Eq: Cr AIM Eq: Bli Aetna: Gro: Advantus t Accessor: ABN AMRO: Growth; Com												
4	LCGE	LCGE	LCGE	LCGE	LCGE	LCGE	LCGE	LCGE	LCGE	LCGE	LCGE	LCGE	LCGE
5	Large-Cap	Large-Cap	Large-Cap	Large-Cap	Large-Cap	Large-Cap	Large-Cap	Large-Cap	Large-Cap	Large-Cap	Large-Cap	Large-Cap	Large-Cap
6	minus	minus	minus	minus	minus	minus	minus	minus	minus	minus	minus	minus	minus
7	risk-free	risk-free	risk-free	risk-free	risk-free	risk-free	risk-free	risk-free	risk-free	risk-free	risk-free	risk-free	risk-free
8	rate	rate	rate	rate	rate	rate	rate	rate	rate	rate	rate	rate	rate
9													
10													
11													
12													
13													
14													
15													
16													
17													
18	-3.43%	-2.23%	2.26%	1.88%	1.21%	-2.14%	-3.64%	-1.19%	0.64%	2.23%	-0.37%	1.02%	1.83%
19	2.96%	2.94%	2.63%	2.12%	3.31%	4.60%	8.39%	4.62%	3.17%	2.41%	2.48%	3.04%	3.13%
20	2.73%	3.83%	3.34%	3.06%	1.09%	2.37%	6.31%	3.62%	3.75%	2.73%	3.69%	1.56%	2.50%
21	2.35%	3.30%	3.62%	3.00%	2.30%	4.59%	5.70%	2.12%	2.46%	2.73%	1.92%	0.24%	3.29%
22	1.53%	2.68%	5.20%	3.35%	2.41%	2.95%	3.64%	2.72%	3.04%	1.79%	2.66%	1.63%	3.84%
23	9.35%	4.23%	7.14%	5.48%	3.23%	9.34%	13.74%	5.76%	3.78%	2.29%	5.43%	4.01%	2.58%
24	10.11%	4.62%	5.10%	3.93%	2.41%	8.79%	13.36%	6.81%	4.44%	2.41%	5.75%	6.05%	2.88%
25	0.03%	1.46%	0.50%	-2.36%	0.28%	1.18%	1.01%	0.14%	0.61%	-1.29%	1.71%	-0.61%	-1.30%
26	3.56%	2.78%	4.77%	2.35%	4.78%	2.36%	2.37%	3.39%	4.18%	4.21%	0.43%	1.35%	3.10%
27	0.46%	-3.41%	-0.31%	3.10%	-0.28%	-4.08%	-6.15%	-2.79%	-2.20%	-1.24%	-0.51%	-1.97%	0.92%
28	0.52%	-1.45%	3.03%	2.83%	3.13%	0.25%	-0.05%	1.87%	2.57%	3.54%	3.05%	5.57%	1.84%
29	-3.38%	-5.04%	-3.32%	-0.89%	1.51%	-1.12%	-3.73%	-1.90%	-0.83%	0.89%	-1.67%	-1.24%	-0.64%
30	0.11%	2.66%	2.42%	4.16%	3.42%	3.26%	1.35%	0.87%	1.58%	1.31%	1.28%	1.53%	3.46%
31	4.53%	1.23%	3.23%	4.18%	1.00%	0.99%	3.24%	2.70%	1.55%	2.17%	3.43%	1.22%	1.45%
32	-4.00%	-2.38%	-1.06%	-1.46%	0.36%	-1.72%	-2.79%	0.56%	0.17%	1.01%	0.05%	-0.32%	-0.05%
33	4.37%	3.05%	1.76%	2.26%	1.75%	3.06%	7.69%	2.10%	2.00%	1.47%	3.13%	2.24%	1.92%
34	4.36%	2.20%	2.80%	4.51%	2.52%	0.94%	3.14%	1.46%	1.84%	2.92%	1.96%	2.53%	1.03%
Possible method to AC selection /													

Fig. 7.3

Microsoft Excel - Patent #4 (RCS example)														
File Edit View Insert Format Tools Data Accounting Window Help														
ASO = 09/30/1997														
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
50 09/30/1997	0.43%	5.42%	4.99%				6.37%	5.20%	5.88%	4.97%	3.05%	6.97%	3.60%	5.08%
51 10/31/1997	0.41%	-3.68%	-4.09%				-5.51%	-3.18%	-2.78%	-4.66%	-7.92%	-3.77%	-1.91%	-2.99%
52 11/30/1997	0.41%	2.20%	1.78%				0.88%	5.94%	-0.44%	5.68%	0.92%	3.07%	4.51%	5.41%
53 12/31/1997	0.43%	1.11%	0.68%				1.89%	1.99%	-1.07%	0.71%	-1.06%	1.72%	1.48%	1.20%
54 01/31/1998	0.43%	1.48%	1.05%				-0.89%	3.73%	3.10%	3.09%	5.69%	2.63%	2.89%	3.37%
55 02/28/1998	0.42%	7.83%	7.41%				9.35%	8.89%	9.36%	8.61%	10.57%	7.93%	7.82%	6.91%
56 03/31/1998	0.43%	4.58%	4.16%				3.15%	5.07%	4.81%	3.69%	0.38%	2.58%	4.11%	5.14%
57 04/30/1998	0.42%	1.59%	1.17%				0.92%	-2.47%	3.76%	0.38%	4.61%	2.61%	2.38%	0.84%
58 05/31/1998	0.42%	-2.65%	-3.07%				-5.02%	-2.58%	-3.05%	-2.41%	-5.05%	-3.22%	-1.53%	-2.01%
59 06/30/1998	0.42%	6.25%	5.83%				5.02%	7.56%	9.42%	7.21%	7.56%	9.11%	6.40%	7.13%
60 07/31/1998	0.42%	-0.70%	-1.11%				-2.29%	-0.36%	-0.43%	-0.60%	0.27%	0.21%	-0.59%	-0.04%
61 08/31/1998	0.41%	-16.46%	-16.87%				-16.85%	-14.70%	-17.08%	-13.55%	-23.50%	-16.69%	-14.12%	-13.04%
62 09/30/1998	0.41%	7.50%	7.09%				7.89%	8.96%	12.07%	7.17%	5.52%	9.40%	6.09%	6.70%
63 10/31/1998	0.40%	6.31%	5.92%				7.97%	3.67%	3.28%	8.05%	14.99%	7.34%	7.02%	8.41%
64 11/30/1998	0.34%	6.97%	6.63%				5.14%	7.23%	6.75%	7.18%	9.78%	9.53%	7.25%	6.78%
65 12/31/1998	0.37%	10.80%	10.43%				10.41%	6.76%	18.39%	8.21%	8.94%	11.98%	8.67%	7.67%
66 01/31/1999	0.36%	6.86%	6.50%				3.90%	5.80%	13.25%	6.29%	14.59%	8.18%	5.41%	6.16%
67 02/28/1999	0.36%	-4.17%	-4.53%				-4.08%	-0.96%	-3.31%	-3.69%	-5.81%	-4.20%	-4.93%	-3.93%
68 03/31/1999	0.37%	6.15%	5.78%				4.00%	0.95%	12.15%	5.11%	5.53%	6.21%	3.59%	4.82%
69 04/30/1999	0.36%	0.21%	-0.15%				-0.37%	-1.27%	5.09%	-0.06%	-1.72%	0.44%	-0.80%	-0.21%
70 05/31/1999	0.36%	-3.30%	-3.66%				-2.75%	-6.10%	-5.61%	-3.22%	-2.50%	-3.50%	-3.34%	-2.95%
71 06/30/1999	0.38%	7.29%	6.92%				8.74%	5.95%	8.01%	7.01%	10.80%	8.63%	7.37%	7.28%
72 07/31/1999	0.38%	-3.16%	-3.54%				-3.49%	-5.44%	-3.93%	-3.19%	-3.64%	-4.86%	-3.62%	-3.15%
73 08/31/1999	0.38%	0.38%	0.00%				0.60%	0.20%	2.77%	2.54%	2.44%	0.78%	1.33%	1.33%
74 09/30/1999	0.40%	-0.85%	-1.25%				-1.20%	-0.84%	4.89%	-2.42%	-0.80%	-3.79%	-1.98%	-1.69%
75 10/31/1999	0.39%	7.09%	6.69%				8.22%	7.08%	7.41%	8.00%	10.51%	8.63%	8.65%	6.90%
76 11/30/19														

Microsoft Excel - Patent #4 (RCS example)														
File Edit View Insert Format Tools Data Accounting Window Help														
D550 = 6.16%														
DS	DT	DU	DV	DW	DX	DY	DZ	EA	EB	EC	ED	EE	EF	EG
50	6.16%	5.96%	5.78%	4.30%	5.14%	4.16%		5.94%	4.77%	5.45%	4.54%	2.62%	6.54%	3.17%
51	-4.50%	-3.64%	-5.13%	-4.03%	-3.36%	-2.91%		-5.92%	-3.59%	-3.19%	-5.07%	-8.33%	-4.18%	-2.32%
52	1.85%	3.68%	0.35%	5.38%	5.40%	2.07%		0.47%	5.53%	-0.85%	5.27%	0.51%	2.66%	4.10%
53	0.75%	1.62%	-1.18%	3.96%	0.68%	0.82%		1.46%	1.56%	-1.50%	0.26%	-1.49%	1.29%	1.05%
54	0.75%	1.22%	1.67%	0.70%	3.57%	1.58%		-1.32%	3.30%	2.67%	2.65%	5.26%	2.20%	2.46%
55	7.63%	6.21%	6.87%	7.41%	7.25%	8.67%		8.93%	8.47%	8.94%	8.19%	10.15%	7.51%	7.40%
56	4.17%	4.64%	4.60%	4.51%	4.50%	4.50%		2.72%	4.64%	4.38%	3.26%	-0.05%	2.15%	3.66%
57	1.74%	-0.07%	3.55%	-0.08%	-0.15%	0.24%		0.50%	-2.89%	3.34%	-0.04%	4.19%	2.19%	1.96%
58	-2.06%	-2.31%	-2.86%	-2.20%	-1.16%	-2.32%		-5.44%	-3.00%	3.47%	-2.83%	-5.47%	-3.64%	-1.95%
59	5.18%	4.96%	4.65%	8.24%	7.93%	5.96%		4.60%	7.14%	9.00%	6.79%	7.14%	8.69%	5.98%
60	-0.51%	-0.77%	-0.90%	-0.20%	-0.12%	-1.26%		-2.71%	-0.78%	-0.85%	-1.02%	-0.15%	-0.21%	-1.01%
61	-16.86%	-15.15%	-17.31%	-15.10%	-13.67%	-16.67%		-17.26%	-15.11%	-17.49%	-13.96%	-23.91%	-17.10%	-14.53%
62	6.11%	5.72%	9.85%	9.26%	7.77%	4.56%		7.42%	8.55%	11.66%	6.76%	5.11%	8.99%	5.68%
63	5.35%	8.38%	8.10%	5.00%	7.27%	6.83%		7.56%	3.28%	2.89%	7.66%	14.60%	6.95%	6.63%
64	7.41%	6.53%	6.39%	6.62%	7.31%	7.51%		4.80%	6.89%	6.41%	6.84%	9.44%	9.19%	6.91%
65	13.15%	9.20%	8.21%	8.35%	10.89%	10.13%		10.04%	6.39%	18.02%	7.84%	8.57%	11.61%	8.30%
66	6.00%	3.86%	6.23%	3.21%	7.34%	1.70%		3.54%	5.44%	12.89%	5.93%	14.23%	7.82%	5.05%
67	-4.90%	-3.76%	-3.55%	-5.71%	-4.19%	-3.45%		-4.44%	-1.32%	-3.67%	-4.05%	-6.17%	-4.56%	-5.29%
68	6.00%	6.78%	4.93%	5.46%	6.09%	2.62%		3.63%	0.58%	11.78%	4.74%	5.16%	5.84%	3.22%
69	-0.30%	1.43%	1.10%	-0.33%	-0.19%	1.39%		-0.73%	-1.63%	-4.73%	-0.42%	-2.08%	0.08%	-1.16%
70	-1.70%	-2.69%	-2.95%	-2.43%	-3.70%	-3.09%		-3.11%	-6.46%	-5.97%	-3.58%	-2.86%	-3.86%	-3.70%
71	7.00%	7.26%	6.29%	8.78%	6.35%	7.09%		8.36%	5.57%	7.63%	6.63%	10.42%	8.45%	6.99%
72	-2.70%	-3.75%	-2.77%	-1.08%	-3.55%	-5.43%		-3.87%	-5.82%	-4.31%	-3.57%	-4.02%	-5.24%	-4.00%
73	-0.63%	-0.06%	-0.79%	-0.27%	-0.10%	-2.01%		0.22%	-0.18%	2.39%	2.16%	2.06%	-0.13%	0.40%
74	0.78%	-1.28%	-0.98%	-1.57%	-1.81%	-2.66%		-1.60%	-1.24%	4.49%	-2.82%	-1.20%	-4.19%	-2.38%
75	4.50%	5.93%	7.02%	5.28%	7.29%	8.31%		7.83%	6.69%	7.02%	7.61%	10.12%	8.24%	8.26%
76	6.85%	4.20%	4.26%	4.35%	3.24%									

Fig. 7.5

009230" 22524950

Microsoft Excel - Patent #4 (RCS example)														
File Edit View Insert Format Tools Data Accounting Window Help														
=DL50-\$B50														
IES0	IF	IG	IH	II	IJ	IK	IL	IM	IN	IO	IP	IQ	IR	IS
50	5.16%	6.49%	4.63%	2.34%	4.95%	5.39%	5.73%	5.53%	5.47%	5.35%	3.87%	4.71%	3.73%	
51	-6.66%	-5.06%	-6.29%	-1.86%	-5.60%	-6.78%	-4.91%	-4.83%	-4.05%	-5.54%	-4.44%	-3.77%	-3.32%	
52	1.65%	0.77%	2.11%	3.04%	1.07%	1.03%	1.44%	1.31%	3.27%	-0.06%	4.97%	4.99%	1.66%	
53	0.85%	-0.09%	0.46%	1.12%	1.64%	-1.65%	0.32%	-0.16%	1.19%	-1.61%	3.53%	0.25%	0.39%	
54	1.33%	1.99%	4.35%	1.81%	0.85%	0.60%	0.32%	0.22%	0.79%	1.24%	0.27%	3.14%	1.15%	
55	7.03%	5.80%	10.12%	8.25%	7.63%	6.61%	7.21%	5.79%	6.45%	6.69%	6.99%	6.83%	8.25%	
56	5.60%	5.43%	3.53%	4.26%	5.60%	4.80%	3.74%	4.21%	4.17%	5.53%	4.08%	4.07%	4.07%	
57	1.03%	1.21%	2.38%	2.77%	0.06%	2.93%	1.32%	-0.49%	1.35%	3.13%	-0.50%	-0.58%	-0.18%	
58	-2.13%	-2.80%	-2.13%	-3.43%	-1.59%	-1.82%	-2.48%	-3.12%	-2.73%	-3.28%	-2.62%	-1.58%	-2.74%	
59	6.84%	7.56%	6.13%	5.71%	6.33%	10.23%	4.76%	4.54%	4.23%	4.64%	7.82%	7.51%	5.54%	
60	0.23%	-1.10%	1.85%	-2.29%	-1.99%	1.01%	-0.93%	-0.28%	-1.19%	-1.32%	-0.62%	-0.54%	-1.68%	
61	-18.67%	-14.41%	-18.69%	-15.71%	-16.98%	-18.13%	-17.27%	-16.77%	-15.56%	-17.72%	-15.51%	-14.08%	-17.08%	
62	6.81%	7.34%	4.76%	2.75%	10.38%	14.35%	5.70%	4.78%	5.31%	9.44%	8.85%	7.36%	4.15%	
63	3.63%	2.43%	9.74%	9.30%	8.08%	3.67%	4.96%	7.99%	7.71%	3.10%	4.61%	6.88%	6.44%	
64	5.84%	5.94%	5.47%	3.95%	7.26%	9.57%	7.07%	6.19%	6.05%	5.20%	6.28%	6.97%	7.17%	
65	11.02%	9.90%	12.10%	8.96%	12.10%	15.94%	12.78%	8.83%	7.84%	12.53%	7.98%	10.52%	9.76%	
66	6.70%	6.05%	9.32%	5.47%	3.88%	12.10%	5.64%	4.94%	3.50%	5.87%	2.85%	6.98%	1.34%	
67	-3.10%	-5.52%	-4.94%	-3.83%	-2.30%	-2.14%	-5.26%	-4.12%	-3.91%	-5.02%	-6.07%	-4.55%	-3.81%	
68	5.55%	5.87%	4.11%	5.21%	4.02%	13.51%	5.63%	6.41%	4.56%	5.22%	5.09%	5.72%	2.25%	
69	-0.88%	-1.01%	-1.96%	-1.33%	3.39%	3.59%	-2.06%	-3.05%	0.74%	-0.03%	-0.55%	-1.57%	1.03%	
70	-2.90%	-3.16%	-4.14%	-2.19%	-4.30%	-5.36%	-2.06%	-3.05%	-3.31%	-2.79%	-4.06%	-4.50%	-3.45%	
71	4.77%	6.63%	8.94%	4.22%	6.15%	7.68%	6.62%	6.88%	5.91%	8.40%	7.84%	5.97%	6.71%	
72	-3.68%	-2.94%	-3.55%	-2.29%	-4.55%	-3.83%	-3.08%	-4.13%	-3.15%	-1.46%	-3.68%	-3.93%	-5.81%	
73	-0.77%	1.29%	-1.13%	1.88%	-0.57%	3.06%	-1.01%	-0.44%	-1.17%	-0.65%	0.81%	-0.48%	-2.39%	
74	-1.53%	-1.14%	-1.95%	-0.36%	-0.95%	3.06%	0.38%	-1.68%	-1.38%	-2.63%	-1.97%	-2.21%	-3.05%	
75	8.53%	6.40%	7.26%	2.93%	5.53%	5.43%	4.11%	5.54%	6.63%	4.35%	4.89%	6.90%	7.92%	
76	4.70%	5.44%	2.28%	1.47%	7.64%	11.82%	6.44%	3.79%	2.82%	3.85%	3.94%	2.83%	1.71%	
77	14.97%	8.93%	8.54%	3.81%	7.64%	16.20%	10.23%	11.08%	8.21%	12.20%	9.84%	8.87%	6.23%	
78	-6.75%	-2.92%	-5.12%	-4.31%	-3.17%	-3.37%	-4.06%	-4.12%	-3.74%	-4.89%	-5.54%	-7.25%	-6.23%	
79	3.73%	5.98%	-0.97%	-5.03%	-2.46%	16.58%	14.89%	2.93%	1.13%	6.98%	7.37%	2.25%	4.19%	
80	9.39%	6.64%	12.08%	7.29%	7.80%	1.20%	1.81%	8.29%	8.39%	6.95%	5.55%	7.55%	8.50%	
81														
82														
83														

rawdata / 1st 2 fund filters \ MF selection #1 / MF selection #2 / MF selection #3 / Tracking TR / Possible method to AC selection /

Fig. 7.6

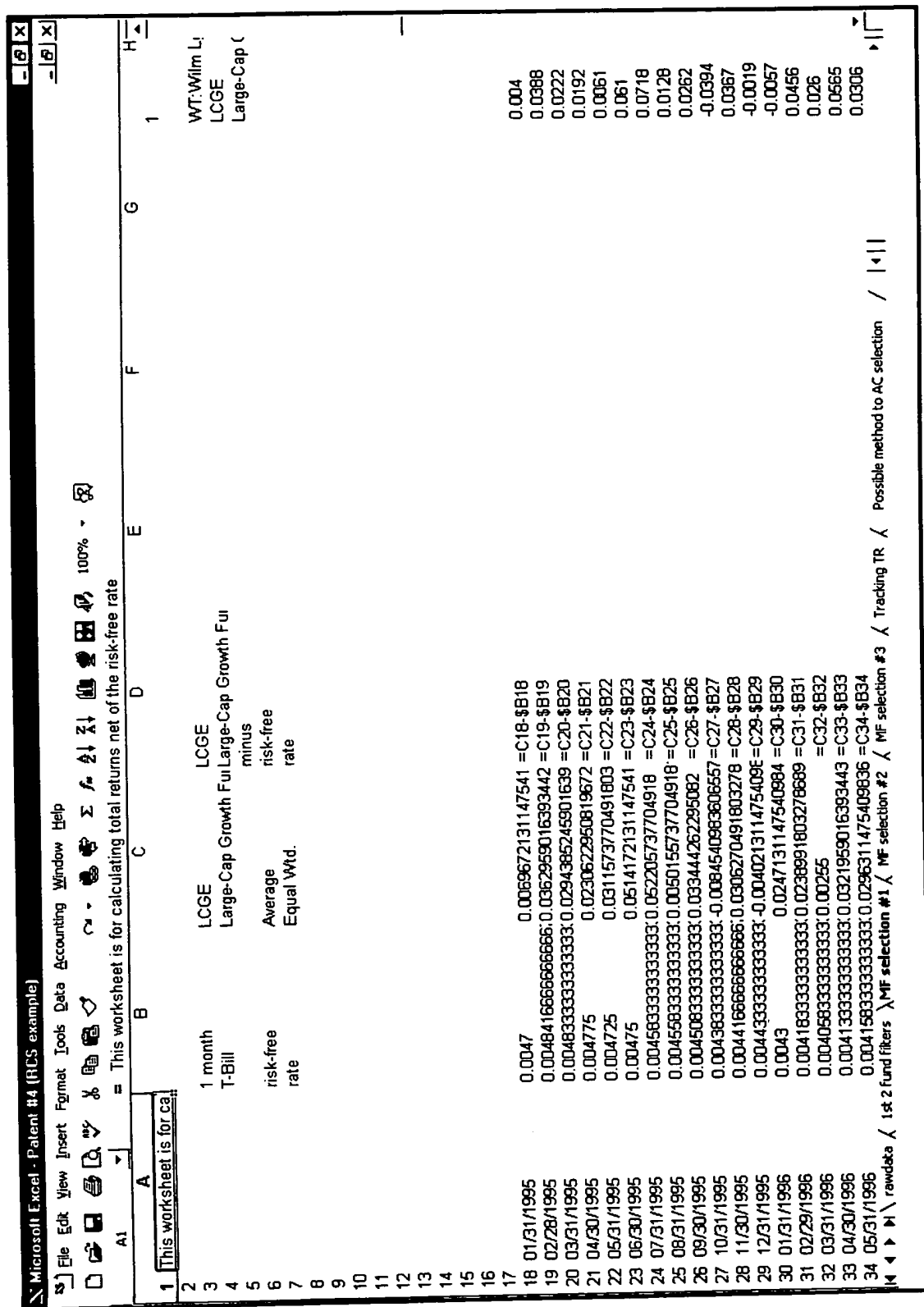


Fig. 7.7

009280" 22584960

Microsoft Excel - Patent #4 (RCS example)									
File Edit View Insert Format Tools Data Accounting Window Help									
DZ1 DZ2 = EA EB EC ED EE EF EG									
1									
2									
3		=H3	=I3	=K3	=L3	=M3	=N3		
4		=H4	=I4	=K4	=L4	=M4	=N4		
5		=H5	=I5	=K5	=L5	=M5	=N5		
6		minus	minus	minus	minus	minus	minus		
7		risk-free	risk-free	risk-free	risk-free	risk-free	risk-free		
8		rate	rate	rate	rate	rate	rate		
9									
10									
11									
12									
13									
14									
15									
16									
17									
18		=H18-\$B18	=I18-\$B18	=K18-\$B18	=L18-\$B18	=M18-\$B18	=N18-\$B18		
19		=H19-\$B19	=I19-\$B19	=K19-\$B19	=L19-\$B19	=M19-\$B19	=N19-\$B19		
20		=H20-\$B20	=I20-\$B20	=K20-\$B20	=L20-\$B20	=M20-\$B20	=N20-\$B20		
21		=H21-\$B21	=I21-\$B21	=K21-\$B21	=L21-\$B21	=M21-\$B21	=N21-\$B21		
22		=H22-\$B22	=I22-\$B22	=K22-\$B22	=L22-\$B22	=M22-\$B22	=N22-\$B22		
23		=H23-\$B23	=I23-\$B23	=K23-\$B23	=L23-\$B23	=M23-\$B23	=N23-\$B23		
24		=H24-\$B24	=I24-\$B24	=K24-\$B24	=L24-\$B24	=M24-\$B24	=N24-\$B24		
25		=H25-\$B25	=I25-\$B25	=K25-\$B25	=L25-\$B25	=M25-\$B25	=N25-\$B25		
26		=H26-\$B26	=I26-\$B26	=K26-\$B26	=L26-\$B26	=M26-\$B26	=N26-\$B26		
27		=H27-\$B27	=I27-\$B27	=K27-\$B27	=L27-\$B27	=M27-\$B27	=N27-\$B27		
28		=H28-\$B28	=I28-\$B28	=K28-\$B28	=L28-\$B28	=M28-\$B28	=N28-\$B28		
29		=H29-\$B29	=I29-\$B29	=K29-\$B29	=L29-\$B29	=M29-\$B29	=N29-\$B29		
30		=H30-\$B30	=I30-\$B30	=K30-\$B30	=L30-\$B30	=M30-\$B30	=N30-\$B30		
31		=H31-\$B31	=I31-\$B31	=K31-\$B31	=L31-\$B31	=M31-\$B31	=N31-\$B31		
32		=H32-\$B32	=I32-\$B32	=K32-\$B32	=L32-\$B32	=M32-\$B32	=N32-\$B32		
33		=H33-\$B33	=I33-\$B33	=K33-\$B33	=L33-\$B33	=M33-\$B33	=N33-\$B33		
34		=H34-\$B34	=I34-\$B34	=K34-\$B34	=L34-\$B34	=M34-\$B34	=N34-\$B34		
Possible method to AC selection									
Tracking TR									
MF selection #2									
MF selection #3									
MF selection #1									
1st 2 fund filters									
rawdata									

Fig. 7.8

Microsoft Excel - Patent #4 (RCS example)												
File Edit View Insert Format Tools Data Accounting Window Help												
This worksheet is for calculating rolling 2 year alphas												
A	B	C	D	E	F	G	H	I	J	K	L	
1	2	3	4	5	6	7	8	9	10	11	12	
This worksheet is for calculating α												
WT: Wilim Iwp Stewa WM: Grown Wilshire T: White Oak Wells Fargo Vanguard I: Value Line Value Line Universal (United Var U.												
2	LCGE	LCGE	LCGE	LCGE	LCGE	LCGE	LCGE	LCGE	LCGE	LCGE	LCGE	
3	Large-Cap Growth Fund	Large-Cap Growth Fund	Large-Cap Growth Fund	Large-Cap Growth Fund	Large-Cap Growth Fund	Large-Cap Growth Fund	Large-Cap Growth Fund	Large-Cap Growth Fund	Large-Cap Growth Fund	Large-Cap Growth Fund	Large-Cap Growth Fund	
4	minus	minus	minus	minus	minus	minus	minus	minus	minus	minus	minus	
5	risk-free	risk-free	risk-free	risk-free	risk-free	risk-free	risk-free	risk-free	risk-free	risk-free	risk-free	
6	rate	rate	rate	rate	rate	rate	rate	rate	rate	rate	rate	
7												
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17												
18	01/31/1995	0.23%	-0.07%	2.52%	0.64%	2.34%	1.49%	1.58%	2.33%	2.06%	-0.04%	-1.32%
19	02/28/1995	3.15%	3.40%	1.95%	2.64%	2.92%	3.11%	2.02%	3.33%	3.32%	5.05%	6.80%
20	03/31/1995	2.46%	1.74%	1.68%	1.56%	2.38%	2.47%	2.49%	1.90%	2.63%	1.84%	1.49%
21	04/30/1995	1.83%	1.44%	2.13%	2.96%	1.67%	3.75%	2.14%	3.22%	2.19%	1.99%	2.85%
22	05/31/1995	2.64%	0.14%	2.64%	3.32%	3.34%	4.57%	2.64%	3.04%	3.09%	2.48%	1.04%
23	06/30/1995	4.67%	5.63%	3.06%	5.27%	3.46%	7.05%	6.77%	2.48%	3.30%	6.28%	8.66%
24	07/31/1995	4.76%	6.72%	1.22%	6.03%	2.44%	6.60%	4.44%	1.65%	2.78%	7.31%	4.23%
25	08/31/1995	0.05%	0.82%	-2.30%	0.27%	-0.34%	1.59%	0.45%	-0.83%	-0.77%	0.39%	0.24%
26	09/30/1995	2.89%	2.17%	3.67%	2.51%	5.12%	4.46%	3.79%	5.18%	4.43%	2.99%	2.35%
27	10/31/1995	-1.26%	-4.38%	2.25%	-3.12%	0.08%	4.62%	-3.52%	1.92%	0.39%	-1.04%	-1.59%
28	11/30/1995	2.62%	3.23%	3.90%	4.02%	3.31%	1.55%	1.59%	3.49%	3.15%	3.04%	2.76%
29	12/31/1995	-0.85%	-0.63%	-3.31%	0.04%	-0.48%	-3.30%	-3.53%	-0.14%	0.72%	-3.40%	-0.23%
30	01/31/1996	2.04%	-1.00%	3.75%	1.91%	3.29%	2.98%	2.21%	3.60%	3.36%	3.89%	2.18%
31	02/29/1996	1.97%	4.14%	0.27%	4.43%	1.13%	3.25%	4.26%	2.65%	0.48%	2.67%	3.01%
32	03/31/1996	-0.15%	2.19%	-0.05%	0.32%	-0.14%	-3.10%	0.72%	-0.73%	-0.83%	-0.48%	1.94%
33	04/30/1996	2.81%	5.24%	3.88%	4.97%	2.03%	4.95%	3.69%	1.43%	1.46%	2.66%	3.25%
34	05/31/1996	2.55%	2.64%	4.23%	1.57%	3.97%	4.06%	2.76%	2.51%	3.18%	3.76%	2.15%
Possible method to AC selection												

Fig. 8.1

[illegible]

Fig. 8.2

009030"22534960

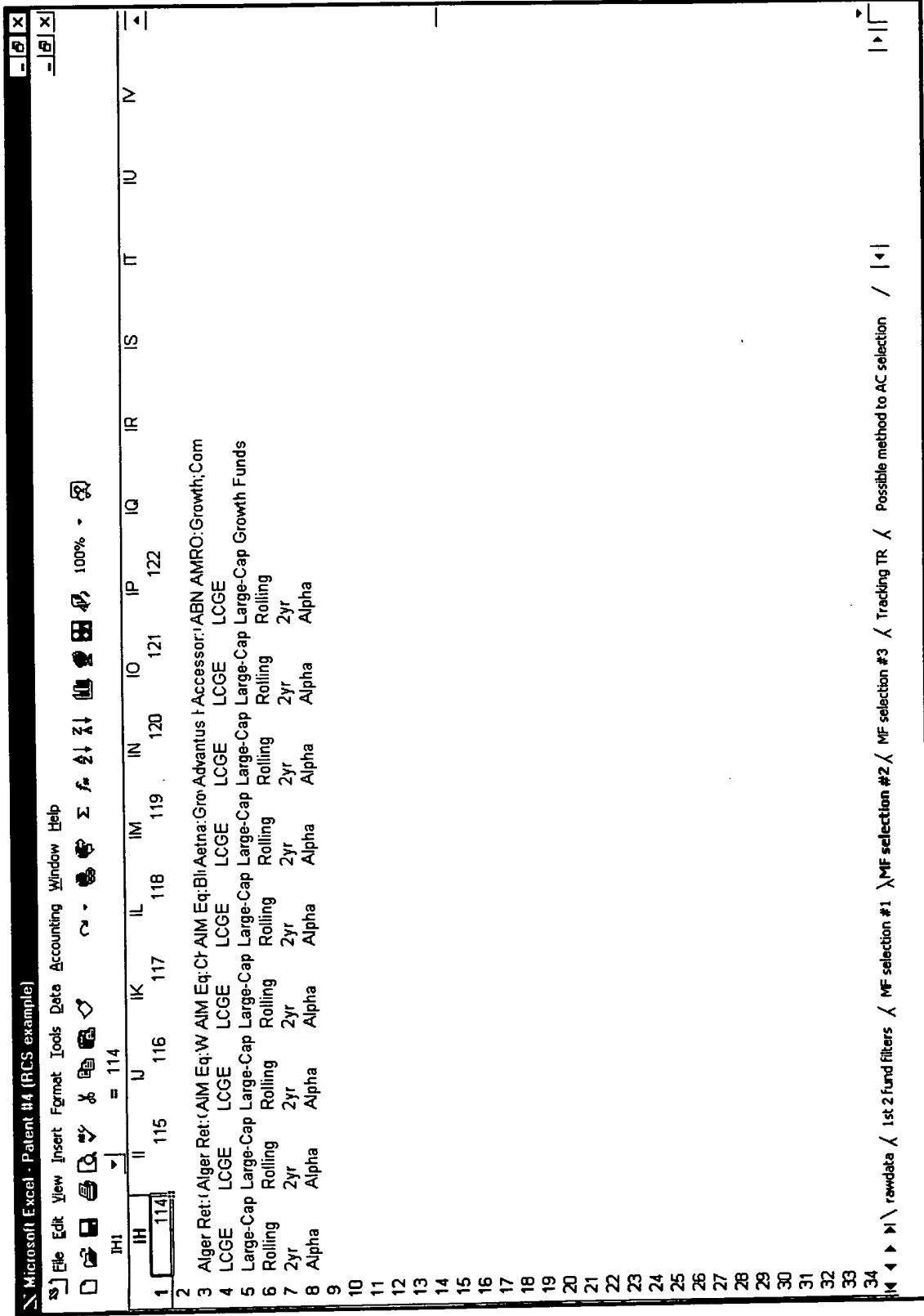


Fig. 8.3

Microsoft Excel - Patent #4 (RCS example)															
File Edit View Insert Format Tools Data Accounting Window Help															
ASO = 09/30/1997															
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	
50 09/30/1997	4.99%		5.94%	4.77%	5.45%	4.54%	2.62%	6.54%	3.17%	4.65%	5.27%	4.25%	4.08%	3.57%	
51 10/31/1997	-4.09%		-5.92%	-3.59%	-3.19%	-5.07%	-8.33%	-4.18%	-2.32%	-3.40%	-4.53%	-1.92%	-1.41%	-6.12%	
52 11/30/1997	1.78%		0.47%	5.53%	-0.85%	5.27%	0.51%	2.66%	4.10%	5.00%	1.91%	-1.13%	2.16%	1.80%	
53 12/31/1997	0.68%		1.46%	1.56%	-1.50%	0.28%	-1.49%	1.29%	1.05%	0.77%	-1.17%	-0.59%	1.75%	1.78%	
54 01/31/1998	1.05%		-1.32%	3.30%	2.67%	2.66%	5.26%	2.20%	2.46%	2.94%	-0.23%	-2.87%	-0.38%	-0.01%	
55 02/28/1998	7.41%		8.93%	8.47%	8.94%	8.19%	10.15%	7.51%	7.40%	6.49%	10.63%	6.28%	7.79%	6.01%	
56 03/31/1998	4.16%		2.72%	4.64%	4.38%	3.26%	-0.05%	2.15%	3.68%	4.71%	2.80%	4.23%	2.20%	2.46%	
57 04/30/1998	1.17%		0.50%	-2.89%	3.34%	-0.04%	4.19%	2.19%	1.96%	0.42%	2.12%	2.15%	1.70%	1.50%	
58 05/31/1998	-3.07%		-5.44%	-3.00%	-3.47%	-2.83%	-5.47%	-3.64%	-1.95%	-2.43%	-3.24%	-4.79%	-4.23%	-1.67%	
59 06/30/1998	5.83%		4.60%	7.14%	9.00%	6.79%	7.14%	8.69%	5.98%	6.71%	6.97%	4.17%	5.95%	4.78%	
60 07/31/1998	-1.11%		-2.71%	-0.78%	-0.85%	-1.02%	-0.15%	-0.21%	-1.01%	-0.46%	-2.50%	-4.33%	-2.49%	-1.14%	
61 08/31/1998	-16.87%		-17.26%	-15.11%	-17.49%	-13.96%	-23.91%	-17.10%	-14.53%	-13.45%	-17.83%	-17.49%	-18.13%	-15.23%	
62 09/30/1998	7.09%		7.42%	8.55%	11.68%	6.76%	5.11%	8.99%	5.68%	6.29%	6.83%	8.57%	9.95%	6.58%	
63 10/31/1998	5.92%		7.58%	3.28%	2.89%	7.66%	14.60%	6.95%	6.63%	8.02%	7.39%	4.21%	2.16%	4.28%	
64 11/30/1998	6.63%		4.80%	6.89%	6.41%	6.84%	9.44%	9.19%	6.91%	6.44%	6.68%	5.03%	6.64%	8.07%	
65 12/31/1998	10.43%		10.04%	6.39%	18.02%	7.84%	8.57%	11.61%	8.30%	7.30%	13.18%	12.03%	10.06%	9.41%	
66 01/31/1999	6.50%		3.54%	5.44%	12.89%	5.93%	14.23%	7.82%	5.05%	5.80%	7.94%	6.66%	7.15%	6.81%	
67 02/28/1999	-4.53%		-4.44%	-1.32%	-3.67%	-4.05%	-6.17%	-4.56%	-5.29%	-4.29%	-4.44%	-4.07%	-6.54%	-5.32%	
68 03/31/1999	5.78%		3.63%	0.58%	11.78%	4.74%	5.16%	5.84%	3.22%	4.45%	6.09%	6.14%	6.22%	6.88%	
69 04/30/1999	-0.15%		-0.73%	-1.63%	4.73%	-0.42%	-2.08%	0.08%	-1.16%	-0.57%	-0.98%	-0.56%	4.57%	-2.65%	
70 05/31/1999	-3.66%		-3.11%	-6.46%	-5.97%	-3.58%	-2.86%	-3.86%	-3.70%	-3.31%	-5.06%	-4.51%	-1.94%	-4.84%	
71 06/30/1999	6.92%		8.36%	5.57%	7.63%	6.63%	10.42%	8.45%	6.99%	6.90%	7.47%	7.15%	5.78%	10.06%	
72 07/31/1999	-3.54%		-3.87%	-5.82%	-4.31%	-3.57%	-4.02%	-5.24%	-4.00%	-3.53%	-2.98%	-2.61%	-5.37%	-3.66%	
73 08/31/1999	0.00%		0.22%	-0.18%	2.39%	2.16%	2.06%	-0.13%	0.40%	0.95%	-0.32%	-1.30%	-0.72%	-0.28%	
74 09/30/1999	-1.25%		-1.60%	-1.24%	4.49%	-2.82%	-1.20%	-4.19%	-2.38%	-2.09%	-1.75%	-1.73%	-4.59%	0.30%	
75 10/31/1999	6.69%		7.83%	6.69%	7.02%	7.61%	10.12%	8.24%	8.26%	6.51%	5.90%	4.64%	3.53%	5.84%	
76 11/30/1999	5.21%		6.96%	-1.01%	10.53%	2.59%	4.90%	3.27%	2.87%	3.87%	4.69%	4.77%	2.97%	6.67%	
77 12/31/1999	11.52%		21.27%	4.25%	19.32%	11.20%	8.51%	10.56%	6.66%	7.37%	7.53%	5.90%	4.06%	14.83%	
78 01/31/2000	-4.27%		-5.35%	-5.07%	-0.27%	-7.27%	0.56%	-2.98%	-6.00%	-7.11%	-6.30%	-6.23%	-4.47%	-3.20%	
79 02/29/2000	6.37%		13.70%	-5.41%	11.83%	3.03%	8.70%	1.44%	1.70%	1.63%	1.39%	1.42%	0.23%	15.18%	
80 03/31/2000	5.14%		5.34%	14.17%	1.29%	7.75%	8.52%	11.34%	8.57%	8.75%	10.57%	8.63%	8.42%	4.67%	
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82															
83															

rawdata / 1st 2 fund filters / MF selection #1 / MF selection #2 / MF selection #3 / Tracking TR / Possible method to AC selection

Fig. 8.4

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Microsoft Excel - Patent #4 (RCS example)														
File Edit View Insert Format Tools Data Accounting Window Help														
DP50 5.5325%														
DP	DQ	DR	DS	DT	DU	DV	DW	DX	DY	DZ	EA	EB	EC	ED
50	5.53%	5.47%	5.35%	3.87%	4.71%	3.73%	16.34%		0.26%	0.47%	-0.54%	0.43%	0.40%	-0.10%
51	-4.83%	-4.05%	-5.54%	-4.44%	-3.77%	-3.32%	16.48%		0.30%	0.28%	-0.39%	0.30%	-0.10%	0.04%
52	1.31%	3.27%	-0.06%	4.97%	1.66%	0.39%	15.02%		0.22%	0.36%	-0.55%	0.41%	-0.10%	0.11%
53	-0.16%	1.19%	-1.61%	3.53%	0.25%	0.39%	12.86%		0.25%	0.55%	-0.69%	0.38%	-0.10%	0.26%
54	0.22%	0.79%	1.24%	0.27%	3.14%	1.15%	12.48%		0.27%	0.57%	-0.61%	0.39%	0.06%	0.31%
55	5.79%	6.45%	8.69%	6.99%	8.25%	8.25%	14.10%		0.22%	0.69%	-0.69%	0.45%	0.03%	0.22%
56	4.21%	4.17%	5.53%	4.08%	4.07%	4.07%	13.08%		0.06%	0.74%	-0.72%	0.43%	-0.01%	0.10%
57	-0.49%	1.35%	3.13%	-0.50%	-0.58%	-0.18%	14.53%		-0.06%	0.51%	-0.70%	0.40%	0.06%	0.11%
58	-3.12%	-2.73%	-3.28%	-2.62%	-1.58%	-2.74%	15.93%		-0.20%	0.39%	-0.67%	0.36%	-0.05%	0.09%
59	4.54%	4.23%	4.64%	7.82%	7.51%	5.54%	14.93%		-0.12%	0.38%	-0.44%	0.30%	-0.06%	0.16%
60	-0.28%	-1.19%	-1.32%	-0.62%	-0.54%	-1.68%	13.22%		-0.16%	0.18%	-0.37%	0.21%	-0.30%	0.12%
61	-16.77%	-15.56%	-17.72%	-15.51%	-14.08%	-17.08%	11.66%		-0.31%	0.20%	-0.50%	0.49%	-0.27%	0.35%
62	4.78%	5.31%	9.44%	8.85%	7.36%	4.15%	12.76%		-0.30%	0.23%	-0.35%	0.48%	-0.42%	0.33%
63	7.99%	7.71%	3.10%	4.61%	6.88%	6.44%	10.62%		-0.12%	0.22%	-0.28%	0.54%	-0.19%	0.42%
64	6.19%	6.05%	5.20%	6.28%	6.97%	7.17%	10.62%		-0.18%	0.25%	-0.20%	0.50%	-0.34%	0.50%
65	8.83%	7.84%	12.53%	7.98%	10.52%	9.76%	13.17%		-0.34%	0.09%	-0.15%	0.48%	-0.42%	0.45%
66	4.94%	3.50%	5.87%	2.85%	6.98%	1.34%	14.34%		-0.32%	0.18%	0.09%	0.42%	-0.27%	0.43%
67	-4.12%	-3.91%	-5.02%	-6.07%	-4.55%	-3.81%	13.70%		-0.24%	0.26%	0.29%	0.35%	-0.13%	0.45%
68	6.41%	4.56%	5.22%	5.09%	5.72%	2.25%	16.88%		-0.32%	0.12%	0.50%	0.33%	-0.31%	0.54%
69	1.07%	0.74%	-0.03%	-0.55%	-1.57%	1.03%	15.61%		-0.31%	-0.08%	0.89%	0.21%	-0.35%	0.47%
70	-3.05%	-3.31%	-2.79%	-4.06%	-4.50%	-3.45%	14.49%		-0.42%	-0.18%	0.81%	0.21%	-0.27%	0.46%
71	6.88%	5.91%	8.40%	7.84%	5.97%	6.71%	13.34%		-0.46%	-0.19%	0.83%	0.20%	-0.21%	0.46%
72	-4.13%	-3.15%	-1.46%	-3.68%	-3.93%	-5.81%	13.62%		-0.40%	-0.29%	0.88%	0.19%	-0.26%	0.41%
73	-0.44%	-1.17%	-0.65%	0.81%	-0.48%	-2.39%	14.40%		-0.61%	-0.15%	0.97%	0.39%	-0.28%	0.42%
74	-1.68%	-1.38%	-2.63%	-1.97%	-2.21%	-3.06%	17.45%		-0.65%	-0.17%	1.26%	0.31%	-0.12%	0.25%
75	5.54%	6.63%	4.35%	4.89%	6.90%	7.92%	18.92%		-0.54%	-0.15%	1.16%	0.44%	0.08%	0.26%
76	3.79%	2.82%	3.85%	3.94%	2.83%	1.71%	21.04%		-0.43%	-0.51%	1.45%	0.22%	0.09%	0.15%
77	11.08%	8.21%	12.20%	9.84%	8.87%	6.23%	27.37%		-0.32%	-0.67%	1.69%	0.25%	0.09%	0.09%
78	-4.12%	-3.74%	-4.89%	-5.54%	-7.25%	-6.23%	24.65%		-0.24%	-0.86%	1.89%	-0.02%	0.25%	0.14%
79	2.93%	1.13%	6.98%	7.37%	2.25%	4.19%	28.06%		-0.05%	-1.26%	2.02%	-0.15%	0.24%	-0.02%
80	8.29%	8.39%	6.95%	5.55%	7.55%	8.50%	27.95%		0.01%	-0.97%	1.87%	-0.03%	0.51%	0.26%
81														
82														
83														

Fig. 8.5

Microsoft Excel - Patent #4 (RCS example)

File Edit View Insert Format Tools Data Accounting Window Help

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[illegible]

Fig. 8.7

Microsoft Excel - Patent #4 (RCS example)

File Edit View Insert Format Tools Data Accounting Window Help

= This worksheet is for selecting MFs based on alphas calculated in the previous sheet

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
1	This worksheet is for selecting MFs based on alphas calculated in the previous sheet														
2	12/31/1996 Rank 03/31/1997 Rank 06/30/1997 Rank 09/30/1997 Rank 12/31/1997 Rank 03/31/1998 Rank 06/30/1998														
3															
4															
5	1	WT: Wilm Lg Cap Gro;Instl	-0.11%	78	-0.15%	78	0.03%	67	0.25%	33	0.25%	32	0.06%	59	-0.12%
6	2	Wp Stewart Growth Fund	0.68%	4	0.49%	10	0.55%	10	0.47%	13	0.55%	6	0.74%	3	0.38%
7	3	WM: Growth;A	-0.10%	75	-0.26%	92	-0.49%	106	-0.54%	110	-0.69%	115	-0.72%	118	-0.44%
8	4	Wilshire Tgt:LC Gr;Inv	0.49%	18	0.48%	12	0.57%	8	0.43%	18	0.38%	19	0.43%	16	0.30%
9	5	White Oak Growth Stock	0.66%	5	0.56%	6	0.44%	18	0.40%	20	-0.10%	79	-0.01%	66	-0.06%
10	6	Wells Fargo: Lg Co Gr;l	-0.05%	71	-0.13%	77	-0.10%	73	-0.10%	75	0.26%	29	0.10%	56	0.16%
11	7	Vanguard US Growth	0.74%	3	0.62%	3	0.62%	7	0.39%	22	0.35%	21	0.37%	24	0.34%
12	8	Vanguard Growth Indx;Inv	0.59%	10	0.58%	5	0.70%	2	0.55%	7	0.53%	8	0.68%	4	0.60%
13	9	Value Line Lyge Growth	-0.06%	72	-0.20%	83	-0.24%	85	-0.20%	84	-0.18%	88	-0.34%	99	-0.16%
14	10	Value Line Fund	0.28%	34	0.13%	50	0.20%	49	0.24%	37	0.13%	50	-0.18%	84	-0.32%
15	11	Universal Capital Growth	-0.63%	111	-0.40%	103	-0.51%	109	0.47%	107	-0.23%	95	-0.38%	102	-0.22%
16	12	United Vanguard Fund;A	-0.89%	119	-0.42%	107	-0.56%	111	-0.67%	113	-0.57%	110	-0.53%	112	-0.31%
17	13	UAM:Sirach Growth;Inst	0.32%	30	0.33%	29	0.36%	26	0.41%	19	0.57%	4	0.44%	14	0.40%
18	14	Turner Gro Equity	-0.25%	88	-0.21%	85	-0.14%	79	0.09%	61	0.01%	65	-0.03%	68	-0.13%
19	15	Trainer Worthm:First Mut	0.59%	11	0.48%	11	0.40%	23	0.27%	32	0.25%	30	-0.03%	69	-0.51%
20	16	TCW:Galileo:Sel Eq;Instl	-0.37%	97	-0.32%	96	-0.42%	98	-0.40%	100	-0.19%	89	-0.34%	98	-0.29%
21	17	Target:Large Cap Growth	-0.35%	94	-0.53%	112	-0.52%	110	-0.23%	88	-0.55%	109	-0.39%	104	-0.30%
22	18	SunAmerica:Blue Chp;A	-0.41%	102	-0.20%	82	-0.05%	70	-0.09%	74	-0.17%	85	-0.20%	86	-0.06%
23	19	Strong Total Return	-0.33%	93	-0.30%	95	-0.25%	87	-0.24%	89	-0.19%	90	-0.30%	93	-0.08%
24	20	Stein Roe Growth Stock	0.36%	27	0.22%	40	0.35%	28	0.15%	52	0.22%	37	0.14%	48	0.12%
25	21	SS Research:Growth;S	-0.92%	120	-0.89%	121	-1.20%	121	-1.11%	121	-1.01%	121	-1.19%	122	-1.54%
26	22	Spectra Fund	-0.20%	84	0.09%	55	-0.30%	89	-0.46%	106	-0.22%	93	-0.27%	92	-0.18%
27	23	Sit Large Cap Growth	0.10%	55	0.13%	47	0.25%	49	0.11%	58	0.33%	25	0.41%	19	0.40%
28	24	Seligman Growth;A	0.08%	56	0.09%	53	0.14%	56	-0.12%	77	-0.20%	92	-0.19%	85	-0.23%
29	25	SEI Instl:Lg Cap Gr;A	0.26%	37	0.24%	36	0.32%	30	0.37%	24	0.24%	34	0.31%	32	0.38%
30	26	Scudder Large Co Gro;Scd	0.07%	57	-0.07%	71	0.10%	63	0.03%	66	0.09%	56	0.05%	60	0.04%
31	27	Saratoga:Lg Cap Gro;l	-0.54%	107	-0.35%	98	-0.35%	95	-0.43%	105	-0.09%	77	0.01%	63	-0.04%
32	28	Rydex:OTC Fund;Inv	0.63%	6	0.47%	15	0.19%	51	0.44%	17	0.11%	55	0.35%	26	0.24%
33	29	Reynolds:Opportunity	-0.98%	121	-0.89%	120	-0.92%	118	-1.00%	119	-1.12%	122	-1.02%	121	-0.84%
34	30	Reynolds:Blue Chip Gro	0.22%	44	0.40%	20	0.30%	33	0.24%	40	0.30%	27	0.50%	8	0.48%
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Fig. 9.1

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Fig. 9.2

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2 Wp Stewart Growth Fund	0.68%	4	0.49%	10	0.55%	10	0.47%	13	0.55%	6	0.74%	3	0.38%	22	
3 WM Growth,A	-0.10%	75	-0.28%	92	-0.49%	106	-0.54%	110	-0.69%	115	-0.72%	118	-0.44%	106	
7 Vanguard US Growth	0.74%	3	0.62%	3	0.62%	7	0.39%	22	0.35%	21	0.37%	24	0.34%	27	
8 Vanguard Growth Indx;Inv	0.59%	10	0.58%	5	0.70%	2	0.55%	7	0.53%	8	0.68%	4	0.60%	5	
9 Rydex OTC Fund;Inv	0.63%	6	0.47%	15	0.19%	51	0.43%	17	0.11%	55	0.35%	26	0.24%	38	
10 MFS Mass Invest Gro;A	-0.38%	101	0.08%	57	0.16%	54	0.34%	26	0.65%	2	0.82%	2	0.68%	2	
11 Merrill Growth Fund;A	0.75%	2	0.75%	2	0.56%	9	0.83%	2	0.58%	3	0.30%	33	-0.40%	105	
12 Magna Growth & Income	0.59%	12	0.59%	4	0.63%	6	0.61%	4	0.37%	20	0.43%	15	0.44%	15	
13 Legg Mason Value Tr;Nav	1.29%	1	1.35%	1	1.28%	1	1.36%	1	1.07%	1	1.09%	1	1.24%	1	
14 67 Janus Twenty	0.36%	28	0.45%	16	0.38%	25	0.22%	45	0.29%	28	0.27%	34	0.65%	3	
15 68 Janus Mercury	-0.21%	86	-0.29%	93	-0.49%	107	-0.59%	111	-0.60%	112	-0.61%	115	-0.28%	93	
16 115 Alger Ret.Cap Apprec	-0.81%	116	-0.54%	114	-0.95%	119	-1.06%	120	-0.81%	119	-0.81%	119	-0.47%	108	

Fig. 9.3

[illegible]

Fig. 9.4

